ISSUE #21

Monthly Newsletter

LEGAL JOURNEYS, LLC
September 2026 ✦

Football, Fall, and the Legacy we all Leave

September is here, and that means one very important thing: it's almost time for football!

Whether you're an Alabama fan, an Auburn fan, or someone who only shows up for the food, there's something exciting about the start of a new season. Saturdays fill up, rivalries return, and everyone suddenly has very strong opinions about play-calling.

September also officially welcomes us into the "ber" months—and I, for one, am thrilled. Even if Alabama hasn't gotten the message about cooler weather yet, fall is on its way. Before long, we'll have pumpkins, changing leaves, holiday plans, and all the cozy traditions that come with this time of year.

This season also feels a little bittersweet.

With the passing of Dolly Parton and so many other familiar faces we've loved through the years, many of us have been reflecting on the lives they lived and the legacies they left behind.

Dolly gave us far more than music. She gave us laughter, wisdom, generosity, and plenty of reminders to be brave, be kind, and live life on purpose. She also reminded people not to leave a mess behind for their families.

That may not be the most glamorous part of a legacy, but it is an important one.

A legacy is found in the stories people tell, the lessons they remember, and the love they carry forward. It is also found in the care we take to make things a little easier for the people we love.

Of course, the arrival of the "ber" months also brings us to this month's debated topic:
Have you started Christmas shopping yet, or is September entirely too early?

Some people already have gifts tucked away in closets. Others believe Christmas shopping should not begin one minute before Thanksgiving. We'll let you decide who is right!

Here's to football, fall traditions, meaningful legacies, and the beginning of a wonderful new season.

Legal Journeys Team - XO

In this newsletter you can expect:

Dolly's Final Gift: Planning Ahead

Why Families Choose to Avoid Probate

Five Assets Families Often Overlook

Upcoming Events & Staff Spotlight

Joke of the Month + TLDR

Don't Leave Them With That Mess: Dolly Parton's Final Gift to Her Family

Dolly Parton gave us unforgettable songs, colorful stories, generous acts, and more good advice than we could ever fit into one article. She encouraged us to "find out who you are and do it on purpose," reminded us that "if you want the rainbow, you gotta put up with the rain," and showed us what it looks like to build a life and legacy rooted in faith, family, generosity, and joy.

But one of Dolly's most important pieces of advice was not about chasing dreams or finding happiness. It was about planning for what happens after we are gone.

While discussing the complications left behind by other famous artists who died without proper plans, Dolly said, "I would not want to leave that mess to somebody else." She went on to warn people not to leave their families with something to fight over.

And Dolly took her own advice. Although the private details of her estate plan have not been released—and may never be—she spoke publicly about working with an estate lawyer and making thoughtful decisions about her music, business interests, charitable work, family, and the legacy she wanted to continue after her death.

You may not own thousands of songs or a theme park, but the reason for planning is exactly the same: **the people you love.**

An estate plan can be one of the most meaningful gifts you leave them because it can:

- **Give your family clear instructions.** Your loved ones should not have to guess who you wanted to make decisions, receive certain property, care for your children, or carry out your wishes.
- **Help prevent unnecessary conflict.** Even loving families can disagree when emotions are high and instructions are unclear. A thoughtful plan can answer difficult questions before they become family arguments.
- **Protect you during your lifetime.** Estate planning is not only about what happens after death. Powers of attorney and healthcare documents allow trusted people to help if illness or injury leaves you unable to manage things yourself.
- **Make a painful season a little easier.** Your plan cannot take away your family's grief, but it can reduce the court proceedings, confusion, delays, and unfinished business they must handle while grieving.

Dolly understood that planning was not simply about protecting an estate. **It was about protecting people.**

Getting your estate plan done may feel uncomfortable, time-consuming, or easy to postpone. But it is not really something you do for yourself. It is a gift of clarity, protection, and peace of mind for the people who will one day have to carry on without you.

As Dolly might tell us, don't leave them with that mess. Take care of it now, while you can make your own decisions and explain what matters most.

Legal Journeys makes it easy to take the first step.

Schedule a complimentary 15-minute phone call, book a two-hour Life & Legacy Planning Session, or arrange an Estate Plan Review if you already have documents that may need updating.

- Levi

Call or Click for your appointment today!

www.legaljourneys.com	256-850-3431

Probate: Why Would You Want to Avoid It?

What is probate?

Probate is the court-supervised process used to settle an estate after someone dies. It may involve validating the will, notifying creditors, paying debts, gathering property, and distributing what remains.

Why might an Alabama family want to avoid probate?

- **Time:** Property may remain tied up while the required legal steps are completed. Probate in Alabama averages approximately 9–16 months, and complicated or contested estates may take even longer.
- **Cost:** Court costs, attorney fees, executor fees, appraisals, and other expenses can consume an estimated 5–8% of the estate's value—leaving less for loved ones.
- **Privacy:** Probate is a public court proceeding. The will and other information about the estate may become accessible to others.
- **Stress:** Paperwork, deadlines, creditor claims, and court requirements can place an additional burden on a family that is already grieving.

Does having a will avoid probate?

Usually, no. A will provides important instructions, but it generally must still go through probate.

We all know the saying "Where there's a will there's a way." In the Estate Planning world, we say, "Where there's a will, there's a...PROBATE."

A properly created and funded trust, beneficiary designations, and carefully coordinated ownership may help certain assets transfer outside the probate court process.

Avoiding probate is not about avoiding responsibility. **It is about creating a smoother, more private transition for the people you love.**

To schedule a complimentary 15-minute phone call, a two-hour Life & Legacy Planning Session, or an Estate Plan Review, call 256-850-3431 or visit www.legaljourneys.com/consultation.

Special Dates

7 - Labor Day - Offices Closed!

8 - Tailgates & Trusts
Estate Planning Seminar
Madison Community Center
5:30-7 p.m.

12 - Breakfast at Tiffany's Fundraiser 10-12

We are back in swing with limited events this fall! Next up is Tailgates & Trusts at Madison Community Center, 1329 Browns Ferry Road, Madison, AL 35758. Seating is limited, so register today at https://legaljourneys.com/seminar/

You can also find us at the Breakfast at Tiffany's Fundraiser. Stop by our table and say "hi" and get some merch!

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

Five Assets People Forget to Connect to Their Trust

Signing a trust is only the first step. To work as intended, your assets must also be properly connected to your estate plan. Here are five commonly overlooked assets:

- **Your home or other real estate:** Property purchased after creating the trust may not be titled correctly.
- **Bank and investment accounts:** New accounts may need to be retitled or coordinated with the trust.
- **Business interests:** Ownership in an LLC, corporation, or family business may require an assignment or updated company documents.
- **Personal property:** Vehicles, jewelry, collectibles, firearms, and other valuable belongings should be addressed in your plan.
- **Accounts with beneficiaries:** Retirement accounts, life insurance, and 529 plans generally require special handling. Rather than simply retitling them, their beneficiaries or successor owners should be coordinated with the overall plan.

An asset left outside your plan could still end up in probate. Regular Estate Plan Reviews help ensure your trust, property, and beneficiary designations continue working together as your life changes.

Already have a trust? Schedule an Estate Plan Review to make sure it is properly funded and up to date.

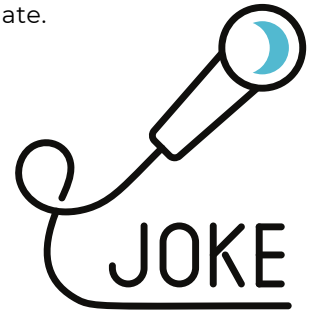
Meet Emily Smith, one of the newest attorneys at Legal Journeys. Originally from Nebraska, Emily earned her undergraduate degree from the University of Nebraska and her law degree from the University of Tennessee. Before joining our team, she worked as a criminal defense attorney in Knoxville.

Emily comes from a large, close-knit family with five siblings, two nieces, a nephew, and another niece or nephew on the way! She is engaged to her best friend, and they are excited to get married in May and begin building a family of their own. In her free time, Emily enjoys reading, arts and crafts, home projects, and spending time with family and friends. A fun fact about Emily: she can sing the alphabet backward!

Client To-Dos

When did you last update your Kids Protection Plan? If your short-term guardian nominations were signed in **September 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.



Dolly Witicisms

I'm not offended by all the dumb blonde jokes because I know I'm not dumb -

And I'm not blonde either.

I'm a self-made woman....

and I have the doctor's bills to prove it.

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

TLDR

- **Respond to this email** with anything you'd like us to know. We **love** hearing from you!
- Don't leave your family with a mess. **Create your estate plan today** and give the people you love the lasting gift of clarity, protection, and peace of mind.
- 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!**
- **Don't let your trust remain an empty promise.** Make sure your assets are properly connected today so your plan works when your family needs it most.
- Send us your best jokes! **We love hearing from you.**