

LIFE & LEGACY



Dedra Sibley, Esq



The Hidden Risks of Growing Older Without a Life & Legacy Plan

“More than 16 million adults over 65 live alone — and 77% report having no plan for care as they age.” – AARP

Today, families are more spread out than ever. Divorce, longer lifespans, and smaller households mean many seniors face their later years without reliable support. Even with financial resources, access to care is limited, waiting lists are long, and “hoping for the best” is not enough.

Without written instructions, vague promises like “Mom wanted to stay home” can lead to family conflict, financial strain, and heartbreaking uncertainty.

👉 [Read the full article to learn how to protect your children before your next trip.](#)

📅 Ready to take the next step? [Book your Discovery Call today.](#)

PROTECT
YOUR
LEGACY

Start the conversation
with your family



Put legal protections in
writing



Review your plan
regularly



Take action before it's
too late

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Every fall, families carve pumpkins, dress up, and share traditions that live on year after year. But your legacy is more than costumes and candy — it's the protection, guidance, and values you leave behind. Without the right plan, families are left facing real nightmares: court delays, conflict, and financial chaos.

Question For Children



Can't my family just step in to care for my kids if something happens to me?

Not without legal authority. Police and hospitals are required to follow the law, not verbal promises. Without guardianship documents, your children could be placed in foster care — even temporarily — until the court decides. At our October events, we'll show you how to prevent this from happening to your family.

Why do I need to plan for my parents if they're still healthy



Question For Aging Parents

Because health can change overnight. Without powers of attorney and healthcare directives, you could face long delays, expensive guardianship proceedings, and family conflict if a crisis hits. At our October events, you'll learn how to prepare now so your parents' wishes are honored when it matters most.

We've Moved!

Sibley Law & Associates has a new home!

We're excited to announce that we've officially moved into a larger office space to better serve our growing community of families.

This new location allows us to host more educational events, provide more private meeting areas, and welcome new team members—all with one goal: helping you protect what matters most. Stop by and see us soon—we'd love to show you around!



And just like Halloween night, the scariest surprises are the ones you don't see coming.

When families put off planning, they often believe there's plenty of time. But the truth is, life doesn't wait for "someday." Without the right protections in place, your loved ones could be left vulnerable to:

- Judges deciding who raises your children if guardians aren't named
- Probate court battles that drain your family's time and money
- Medical crises where no one has authority to step in
- Family conflict that leaves lasting scars instead of lasting peace
-

The good news? These nightmares are preventable. With a solid estate plan, you can give your family peace of mind, clarity, and protection — now and for generations to come.



Meet Denise | Client Services Coordinator



Hello! I'm Denise, the Client Services Coordinator here at Sibley Law & Associates. I bring a strong background in administrative support and legal processes, and I'm proud to be part of a team that helps families navigate the meaningful journey of estate planning.

My role bridges the gap between our clients and our legal team. I assist with key administrative tasks, prepare and organize documentation, and ensure that every detail is handled with care. You may occasionally see me in your virtual review meetings—staying closely connected to each client's plan and progress while providing guidance and updates along the way.

One of the most rewarding parts of my work is building relationships—being a familiar, reliable point of contact for our clients and helping them feel confident and supported throughout the process. Whether it's answering questions, coordinating timelines, or simply being available when needed, I'm here to ensure every experience with Sibley Law is smooth, respectful, and personalized.

A Note From Attorney Dee...

As the calendar turns to October, we welcome a season full of crisp mornings, vibrant colors, and meaningful celebrations. October reminds us that the year is moving quickly, but it also gives us space to pause, reflect, and re-energize as we begin the 4th Quarter.

October is rich with traditions and holidays. Columbus Day and Indigenous Peoples' Day (October 13th this year) invite us to reflect on history and heritage. Halloween, at the end of the month, adds a touch of fun with costumes, pumpkins, and community spirit. For many, October also means football season is in full swing, cooler evenings are setting in, and family gatherings around the table become just a bit cozier.

This month also offers us a gentle reminder about the importance of family—not just being with them, but truly seeing them. As schedules fill and the year races toward its close, it's easy to rush past the moments that matter. October is a chance to slow down, look across the dinner table, cheer together at a game, or share a laugh over pumpkin carving, and truly see the people who mean the most to us.

The beginning of the 4th Quarter is a reminder to finish the year strong. It's a time to revisit the goals we set at the start of 2025, celebrate the progress we've made, and adjust our plans to close the year with purpose.

As we step into this final stretch of the year, let's celebrate the joys of fall, the milestones we've achieved, and the opportunities ahead—while never forgetting that the greatest legacy we build is found in the love and attention we give to our families.

Dee



WHAT'S COOKING



Grilled Peach & Honey

Yogurt Parfaits

Ingredients:

- 3 ripe peaches, halved and pitted
- 1 tbsp olive oil or melted butter
- 2 cups Greek yogurt (plain or vanilla)
- 2 tbsp honey (plus more for drizzling)
- ½ cup granola
- Fresh mint leaves (optional)

Instructions:

- Preheat grill (or grill pan) to medium-high heat. Brush peaches lightly with olive oil or butter.
- Grill peach halves cut-side down for 3–4 minutes until grill marks appear and fruit is softened.
- Slice grilled peaches into wedges.
- Layer yogurt, granola, and peaches into bowls or glasses.
- Drizzle with honey and garnish with mint.



October
Offer



Capture Your Family's Autumn Memories

Boo! Attorney Dedra Sibley here, your neighborhood Personal Family Lawyer®. Halloween is about more than costumes and candy — it's about the traditions, stories, and legacies that live on long after the night is over.

Just like you pass down Halloween rituals to your little goblins and ghouls, I want to help you pass on something even more lasting: your values, wisdom, and protection for your loved ones.



A Legacy as Enduring as Halloween

Your family's legacy should never be left to chance. At our **Estate Planning Essentials seminar**, you'll learn how to safeguard your children, your parents, and your future with a plan that endures.



My Halloween Gift to You

For this month only:

✨ The first **3 people** who attend one of our October seminars and then email us with the subject line **"Halloween Legacy Gift"** will receive:

- A **\$100 Gift Certificate** toward a Professional Family Portrait Session
- The peace of mind that comes from knowing your family is protected with the right estate plan

📺 This offer is limited and will go fast. Don't miss your chance to treat your family to lasting memories — and a lasting legacy.

👉 Reserve your seat today for our Estate Planning Essentials seminar or webinar. **1) Attend, 2) email us, and 3) claim your gift.**

** Terms and conditions apply. Call for details.*



OCTOBER Event

OCTOBER

18



WEBINAR

10:00 AM - 11:15 AM

Saturday

OCTOBER

18

10:00 AM - 11:15 AM

Estate Planning Essentials

PROTECTING YOUR KIDS, PARENTS, AND FUTURE

SCAN ME

LIVE WEBINAR

Your family's future shouldn't be left to chance. Whether you're raising children, caring for aging parents, or both, the right plan ensures peace of mind for every generation.

In this free webinar, **Attorney Dedra Sibley** will guide you through the most important steps to protect your loved ones and safeguard your legacy.

What You'll Learn:

- ✓ How to legally appoint guardians for your children — so you, not the court, decide their future.
- ✓ The documents every parent of aging parents must have — avoid medical and financial chaos in a crisis.
- ✓ Strategies to keep your family out of probate court — saving time, stress, and thousands in costs.
- ✓ Simple steps to create a plan that protects every generation — kids, parents, and your legacy.

REGISTER NOW

Sibley Law & Associates, PLLC
Planning for Life, Building for Legacy

321-844-8694

Seminar

OCTOBER

9

6:00 PM - 7:15 PM

SIBLEY LAW & ASSOCIATES



Dedra Sibley, Esq.

Real conversations. Trusted answers.

Estate Planning Essentials

The Legacy Blueprint Edition

This isn't paperwork. It's peace of mind. Join us and start building your legacy blueprint.

What We'll Cover

- ✓ Wills vs. Trusts
- ✓ Protect Your Family
- ✓ Avoid Costly Mistakes
- ✓ Secure Your Legacy



October 9, 2025
6:00 PM - 7:15 PM

FAIRFILE INN & SUITES VIERA
2400 Town Center Avenue
Melbourne, FL 32940



SCAN ME

Reserve Your Seat: Scan the QR code or Call (321) 844-8694

office@sibleylawpa.com | www.legacylawyeratsibleylaw.com

OCTOBER

29

12:00 PM - 1:15 PM

SAVE THE DATE

Join us for a special midday seminar — a convenient way to fit important planning into your schedule. Details about lunch will be shared soon.

Registration Opens Soon! Visit our Events Page for details.

Follow us on social media for more resources!



[Facebook](#) [Instagram](#) [LinkedIn](#) [YouTube](#) [TikTok](#)

One Month. Three Events. A Lifetime of Protection.

On Our Blog



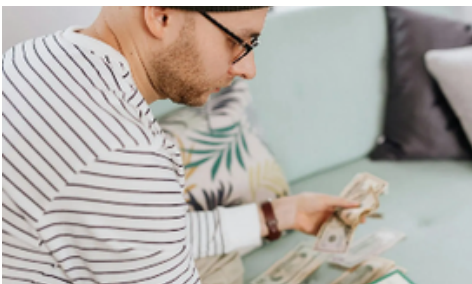
The Hidden Risks of Growing Older



Why Estate Documents Fail: The Hidden Truth



Don't Lose Your Family Stories: How to Preserve Your Legacy



Five Essential Steps to Secure Your Legacy in 2025

We're Expanding Online

We're growing—and so is our online presence!

Follow us on Google My Business, YouTube, and TikTok to stay connected and get practical estate planning insights in short, easy-to-watch videos.

 **New videos launching next week!**



[Google My Business](#)



[TikTok](#)



[YouTube](#)



[LinkedIn](#)



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[Facebook](#)



NEW ADDRESS

1682 S. Fiske Blvd
Rockledge, FL 32955

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Stay Informed, Stay Protected

Subscribe to the Sibley Law & Associates Monthly Newsletter for expert insights on estate planning, legal updates, and actionable tips to safeguard your legacy.



Dedra Sibley,
PERSONAL FAMILY LAWYER®



Planning for Life, Building for Legacy

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