

IN THIS *Issue*

The Holidays: Conversations
with Your Family about Gifting
(& Planning!)

Our Gift to You – Free Guides!

Recipe – Sufganiyot
(Israeli Donuts)

Upcoming Seminar &
Webinars

OFFICE LOCATIONS

Multiple office locations for your convenience.

Virginia Beach (Main Office)

500 Viking Drive, Suite 202

Norfolk Office

319 W. 21st St., Suite B

Chesapeake Office

1545 Crossways Blvd., Suite 250

Suffolk Office

3345 Bridge Road, Suite 916

Newport News Office

11815 Fountain Way, Suite 300

Phone: 757-530-7011

Fax: 757-233-3600

UPCOMING SEMINAR & WEBINARS



WHY WILLS ARE OBSOLETE

Thursday, December 15th
at 2:00 P.M.

Tuesday, December 27th
at 3:00 P.M.

DURING OUR SEMINARS, YOU WILL LEARN:

- How to protect your home & assets from the costs of long-term care; Costly misconceptions about planning for your senior years.
- How to plan your estate should you become physically or mentally incapacitated.
- How to protect your family from losing their inheritance to greedy in-laws, divorce, lawsuits, creditors, and government claims!
- How to protect your valuable IRAs (and retirement plans) so they may later provide much-needed retirement income for your loved ones.
- Why wills don't protect assets from nursing home costs and how certain trusts can provide powerful asset protection.

Call us today to register at **757-530-7011** or register online at www.alperinlaw.com

Your Alperin Law Monthly Newsletter

FROM SCOTT'S DESK



The Holidays: Conversations with Your Family about Gifting (& Planning!)

BY SCOTT ALPERIN

While your family is gathered around the fireplace or you're feasting with your loved ones, the holidays can be a great time to discuss future planning with those close to you. You may keep in touch with friends and family throughout the year, but for many of us, the holidays provide an unusual opportunity to visit extended family and loved ones who we hold dear to our hearts.

During the holidays, there is usually extra time for in-depth conversations with your loved ones. Your close friends and family can be perfect sources of feedback and insight as you consider all of your options.

What are some important things you may want to bring up to your loved ones? Here are a few ideas to get the dialogue started:

- Would your niece like your antique china after you pass away? Are there any other particular items you own that a family member or friend would greatly care for & appreciate?
- Should your brother and sister-in-law become your children's guardians if something happens to both you and your spouse? Are they willing to take on this immense responsibility?
- Is your closest friend comfortable making medical decisions for you if you become unable to manage your own medical care?
- Should you give your daughter the authority to take over your finances should you become incapacitated? Will this cause conflict between her and your other children?
- Who would feel most comfortable taking on the role of executor after you pass away? Your daughter? Your father? Your friend?

Including your friends and family in your estate planning can be useful to you, and can alleviate uncertainty and disputes in the future by giving your loved ones a strong understanding of your wishes. Having these conversations now may make you feel at ease and make for a warmer holiday season.

Best wishes for safe and happy holidays!

- By Scott Alperin

Our Gift to You – Free Guides!



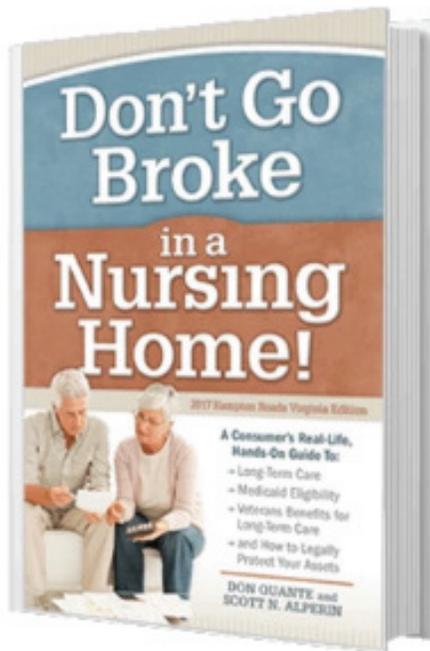
If you haven't received or read our most popular guides, now is your chance!

Don't Go Broke in a Nursing Home

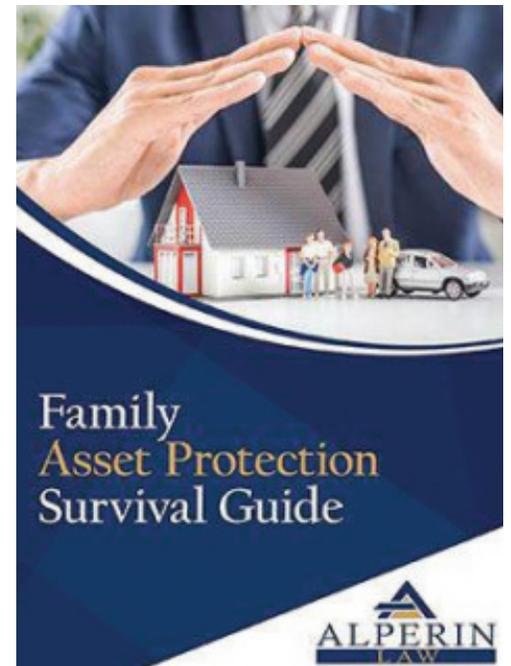
Looking for answers about paying for long-term care without going broke? If so, this book is for you. Whether you are concerned about an aging parent or want to plan ahead for your own protection, our free guide covers all the bases. Written by Scott Alperin and financial advisor Don Quante, this is a valuable resource for anyone worried about protecting hard-earned assets while getting the best possible care as you or a loved one ages.

Family Asset Protection Survival Guide

All of our most valuable estate planning advice is inside this invaluable survival guide! This guide



to protecting your family's assets in Virginia is a must-read; whether you believe you've thought of everything when it comes to your estate plan, or you haven't even taken the first step, this guide can be a valuable resource. The Alperin Law Family



Asset Protection Survival Guide covers common misconceptions regarding wills and trusts and how to avoid issues with your end-of-life planning.

Interested in one or both of these guides? Call us at (757) 530-7011 to request your copies today!

Recipe:

Sufganiyot (Israeli Donuts) from www.onceuponachef.com



A cross between a beignet and a jelly donut, sufganiyot are pillowy donuts eaten in Israel and around the world during Hanukkah, when foods fried in oil symbolize the miracle of oil that burned for eight days instead of one in the Hanukkah story. Sufganiyot are traditionally filled with jelly or jam, but if your crew doesn't care for jelly in their donuts, the filling options are limitless: custard, Nutella, pudding, pumpkin butter, apple butter, or dulce de leche are all great options. Sufganiyot are also delicious plain.

INGREDIENTS

- 1 cup warm water, heated to about 110°F (see note)
- 1 tablespoon instant/rapid-rise or active dry yeast (note that this is more than 1 packet)
- 3 cups all-purpose flour, spooned into measuring cup and leveled-off
- ¼ cup confectioners' sugar, plus more for coating
- ¾ teaspoon salt
- ½ teaspoon ground nutmeg
- 2 large egg yolks
- 2 tablespoons vegetable oil, plus about 2 quarts more for frying
- 1 teaspoon vanilla extract
- About 1 cup jam or jelly (or custard, Nutella, pudding, pumpkin butter, apple butter, dulce de leche, etc.), optional

INSTRUCTIONS

1. Combine the water and yeast in a small bowl and let sit until foamy, about 5 minutes.

2. Meanwhile, in a large bowl, combine the flour, confectioners' sugar, salt, and nutmeg. Whisk to combine and set aside.
3. Add the egg yolks, 2 tablespoons of oil, and vanilla to the water/yeast mixture and whisk with a fork until combined.
4. Add the liquid mixture to the flour mixture and stir with rubber spatula until the dough comes together. It should be a bit sticky. Cover the bowl with plastic wrap (no need to clean it first) and let the dough rise on the countertop until doubled in size, 1 to 2 hours.
5. Line a baking sheet with a few layers of paper towels. Line another baking sheet with parchment paper and dust heavily with flour. Generously dust a clean countertop and your hands with flour. Scrape the dough out of the bowl onto the counter and dust the dough with flour. Pat the dough into ¼-in-thick rectangle (it should be about 10 x 12-inches in size), making sure the bottom doesn't stick and adding more flour to the counter and your hands as needed. Using a pizza wheel or very sharp knife, cut the dough into 24 two-inch squares and transfer to the floured baking sheet, leaving a little space between the squares. Sprinkle the squares lightly with flour.
6. Add enough of oil to a large Dutch oven or heavy pot to measure about 2 inches deep and

heat over medium heat to 350°F. (If you don't have a candy/deep-fry thermometer, drop a 1-in cube of bread in the oil; if it takes about 1 minute to get golden brown, the oil is at the right temperature.) Place 6 dough pieces in the oil and fry until golden brown, about 3 minutes, flipping halfway through frying. Adjust the heat, if necessary, to maintain the oil temperature between 325°F and 350°F. Using a slotted spoon, transfer the donuts to the paper towel-lined baking sheet. Repeat with the remaining donuts.

7. When the donuts are cool enough to handle, use a paring knife to puncture the side of each to form a pocket in the center. Place the tip of a squeeze bottle or piping bag into the pocket and squeeze 1 to 2 teaspoons of jam or jelly inside. (Alternatively, if you don't have the right tools or just don't want to bother, serve the filling on the side.)
8. Using a fine sieve, dust the donuts generously with confectioners' sugar. Serve warm.

Note: Warm water helps activate the yeast. The temperature doesn't need to be exact so no need to use a thermometer; just try to get it about the temperature of bath water. (If you place your hand under the stream of water in the faucet, it should feel hot but you should be able to leave your hand there without it stinging.)