

## IN THIS *Issue*

Vacation Plans & Estate Plans!  
by Scott Alperin

Practice Area Spotlight:  
Real Estate

Recipe – Really Good  
Macaroni Salad

Puzzle – Word Search

Happy 4th from Alperin Law

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

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## FREE SEMINAR SCHEDULE

*Long-Term Care Planning Seminar : **WHY WILLS ARE OBSOLETE:***

*How to Protect your Home, Family, and Assets the Right Way*



**Tuesday, July 12th at 10:00 A.M.**

*Alperin Law Virginia Beach Office*

*500 Viking Dr. STE 202, Virginia Beach, VA 23452*

### 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



### REQUEST A FREE COPY OF OUR GUIDES!

if you cannot attend a seminar on these dates,  
please call our office & we will mail you a free copy of  
**"Alperin Law's Family Asset Protection Survival Guide"**  
or **"Don't Go Broke in a Nursing Home"**

Call us today to register at **757-530-7011** or register online at [www.alperinlaw.com](http://www.alperinlaw.com)

# Your Alperin Law Monthly Newsletter

## FROM SCOTT'S DESK



## Vacation Plans & Your Estate Plan!

BY SCOTT ALPERIN

**A**s we head into summer, it's likely that like me, you have planned a vacation. Whether you're going out of town, out of state, or out of the country, there is a lot that goes into vacation planning, and Estate Planning probably doesn't rank on your vacation To Do list. Many travelers purchase travel insurance to protect their vacation investment in case of unpredictable circumstances. Just like travel insurance, Estate Planning can be seen as the "insurance" for the "what ifs" in life.

Here is a list of To-Do's for Your Estate Plan before going on vacation:

### First Things First - Get an Estate Plan in Place!

If you have not done an Estate Plan at all, now is a good time for you to get something in place, whether it be a Living Trust or a Will-based plan. Through the estate planning process, you determine who will be in charge if something happens to you (either illness, disability or death) and will also define how your estate will be executed in the event of your death or incapacity.

### Review Your Existing Estate Plan

If you already have an estate plan, it may be wise to get your plan reviewed by an attorney and make sure that it is up-to-date. During a review process, the attorney can determine if there's been any changes in laws or planning strategies that you may want to take advantage of. This also gives you the opportunity to review whom you've chosen to be in charge of your financial affairs and medical decisions. Relationships change and reviewing your

plan & executors/trustees protects both yourself and any persons directly involved with your estate.

### Pack Your Health Document Emergency Card

A Health Document Emergency Card is a card provided to our clients at the time of their plan signing. This Health Document Emergency Card is an important card to have in your wallet or passport, especially when you are traveling. If something were to happen to you and you were in need of medical attention, this card would provide doctors and medical staff right away with the necessary legal information and directions they would need to care for you according to your wishes.

### HIPAA Authorization

Likely included in your estate plan is a HIPAA Authorization, which gives a named individual access to your medical records and permission for discussions with medical professionals about your care. You may not be travelling with the individual you've previously named to have access to your medical information, so there may be a benefit to having an additional HIPAA Authorization put in place that would allow your traveling companion(s) to be able to receive and have access to medical information should anything happen to you on your trip.

### Guardian Designation

If you have minor children, you'll likely want to make sure you have a plan in place for them in the unlikely event should you pass away or become injured; it's important to have guardians appointed

for any minor children that consider both financial and physical care. Also, if you happen to be the primary caretaker of a disabled family member who is unable to care for him or herself, make sure that person has a backup guardian designation by his/her legal representation to ensure they are properly cared for should something happen to you.

### Medical POA for Minor Children

Another thing to consider if you have minor children that you are leaving in the care of another trusted adult is obtaining a medical power of attorney for the child. This will grant temporary rights for the adult to make immediate medical decisions on behalf of your child(ren) should it become necessary (in the event of an accident, illness, etc.). Having this done will enable your child(ren) to be treated swiftly and can be designated specifically for the period in which you will be traveling/away. Including a Children's Protection Plan with your Trust or Estate Plan can cover all of your bases – temporary and long-term guardianship, medical powers of attorney, fiduciary designations, etc. If this is something you are considering adding to your estate plan, please give us a call to get started!

It may feel overwhelming to add estate planning to your lengthy vacation "to do" list, but by taking the time and effort to ensure that your estate planning matters are in order, you can enjoy your well-deserved vacation with peace of mind knowing that all is taken care of for you and your loved ones. Call us today to review your estate plan... and enjoy your trip!



## Practice Area Spotlight: Real Estate

Commercial and residential real estate transactions in Virginia and North Carolina require a technical understanding of the law in order to secure your investment, take advantage of tax savings, and protect yourself from litigation. Don't make the mistake that many people make by entering into a real estate transaction or negotiation without the benefit of a knowledgeable attorney. This is risky and unnecessary. Contact the experienced real estate legal team at Alperin Law if you are buying, selling, or leasing residential or commercial property in Virginia or North Carolina, or are involved in a dispute involving a real estate contract, landlord, homeowners association, zoning law, or any other real estate matter. With over a half century of combined legal experience, we have the capability to zealously and skillfully represent your interests while protecting your investment.

### **Our Virginia Real Estate Lawyers Represent A Diverse Clientele**

The experienced residential real estate attorneys at Alperin Law advise and represent a diverse array of residential real estate clients, including buyers and sellers, developers, builders, and investors. No matter which category of client you fall into, we have a track record of protecting our clients' interests throughout the transaction. Regardless of the nature of your real estate matter, you will find that:

- Our experience and skill in residential real estate transactions ultimately saves our clients valuable time and money and avoids litigation.
- Our attorneys will take the time to counsel you about potential areas of concern before you commit to your transaction, paving a path to success.

When you work with us, you can be confident that we will protect your legal and financial interests now and into the future. Our residential real estate legal services include:

- Advice on buying and selling a home
- Contract preparation
- Contract disputes
- Contract negotiation and review
- Title opinion letters
- Title dispute resolution
- Purchase and sale agreements
- Residential leases
- Condominium law
- Homeowners associations
- Restrictive covenants
- Title insurance claims

Buying and selling real estate? Trust Alperin Law to offer sound real estate advice.

*Happy 4<sup>th</sup> of July*  
from Alperin Law





# Brain Teaser

## WORD PUZZLE

M	E	I	O	V	V	P	E	A	H	N	C	I	V
G	E	M	F	U	N	A	V	T	H	L	L	S	T
T	E	S	T	A	T	E	C	M	I	L	L	U	S
I	H	I	U	T	G	G	P	A	E	E	I	M	I
T	O	A	P	L	L	N	I	U	T	F	R	M	I
L	M	N	N	I	E	A	R	F	P	I	G	E	L
E	E	P	L	A	N	N	I	N	G	A	O	R	E
H	R	T	C	W	I	E	M	L	I	O	O	N	M
T	M	F	I	R	E	W	O	R	K	S	H	E	E
A	R	P	T	I	M	L	N	N	A	O	S	M	V
F	N	G	P	V	R	H	E	A	L	T	H	A	N
R	E	S	S	E	G	E	S	M	H	E	M	I	A
A	S	T	E	N	M	K	O	A	R	I	L	R	R
A	W	N	M	R	N	K	G	L	E	V	A	R	T

PLANNING  
TRAVEL  
HEALTH  
FIREWORKS  
VACATION  
SUMMER  
GRILL  
HOME  
TITLE  
ESTATE

Work-out your brain by the pool this summer with our word search! Answers will be in next month's newsletter.

## Recipe:

Really Good Pasta Salad from [www.inspiredbycharm.com](http://www.inspiredbycharm.com)



*This macaroni salad is a crowd-pleaser, perfect for those Summer BBQs and celebrations!*

### INGREDIENTS

#### Dressing:

- 2/3 cup mayonnaise
- 1/2 cup sour cream

- 2 teaspoons Dijon mustard
- 4 teaspoons sweet pickle juice
- 1 tablespoon sugar
- 1 teaspoon salt
- 1 teaspoon pepper

#### Ingredients:

- 6 cups elbow macaroni - 1 lb box, cooked
- 1/2 large white onion - finely chopped
- 4 celery stalks - finely chopped
- 5-6 sweet pickles - finely chopped
- 4 hard-boiled eggs - chopped
- 1 cup green olives - pimento-stuffed, sliced in half
- 1 tablespoon fresh dill - chopped
- Additional fresh dill for garnish

#### Instructions

1. Begin by cooking the macaroni according to the package

directions. Cook al dente. Drain and rinse under cold running water. Set aside.

2. For the dressing, in a medium-size bowl, whisk together the mayonnaise, sour cream, mustard, pickle juice, sugar, salt, and pepper. Whisk until combined.
3. In a large bowl, add the macaroni, onion, celery, pickles, green olives, and dressing. Stir well to coat. Then add the hard-boiled eggs and dill. Stir again to coat. Add extra salt or pepper to taste. Chill in the refrigerator or transfer to a serving bowl. Garnish with fresh dill before serving.

Recipe inspired by [www.inspiredbycharm.com](http://www.inspiredbycharm.com)