

**November 2023  
Issue**

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# Staff Spotlight: Ann Miller

## on Her Involvement with Friends of Virginia Beach Mounted Police



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757-530-7011  
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Hours: 9:00-5:00 M-Th, 9:00-12:00 F

This month, Alperin Law is excited to share a little bit more about a valued member of our team, Ann Miller, and her involvement in the community. Ann joined the Alperin Law team back in July 2021 as a commercial and residential real estate paralegal. Outside of the office, Ann has become more involved with the Friends of the Virginia Beach Mounted Police. She is very passionate about this cause and hopes to share her love for this equine community with all of our Alperin Law community!

**From Ann:**

My love of horses started early on in my childhood when my mother put me on a horse before I could walk. My family and I owned two horses when I was growing up in the country in Pennsylvania, but we have not owned horses since moving to Virginia. Volunteering with the Friends gives me the opportunity to love on all of the horses while raising money for a great cause.

My involvement with the organization started in July of 2019 when I attended an open house event to celebrate Lady Justice's first birthday. Lady Justice was born at the mounted patrol facility to equine officer, Duchess. I offered to assist some of the other volunteers at the event, and I was "hired" on the spot. After volunteering for over two years, I was invited to join the board of directors in 2021. A lot of people don't know this, but the Friends of the Virginia Beach Mounted Police is a non-profit organization that owns the horses that the city uses for their mounted patrol. The horses are then leased to the city for a nominal fee. In addition to the horses, the Friends provide additional funding for unique training experiences, supplemental equipment, and additional resources the unit needs to be the top mounted unit on the East Coast. Throughout the year, we have fundraisers such as craft shows and an annual Beach Ride at Little Island Park in Sandbridge. If you love horses, the Beach Ride is something to behold with about 100 horses led down the beach by the Mounted Patrol Unit. We also assist with open houses hosted by the Unit, as well as Trunk-or-Treat and the annual food/toy drive during the holidays.

For more information on the Friends, contact us at [friendsofvbmpolice@gmail.com](mailto:friendsofvbmpolice@gmail.com) or on Facebook @friendsvbmp.

**OFFICE LOCATIONS**

Multiple office locations for your convenience.

**UPCOMING SEMINAR & WEBINARS**

**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



*Plan Now to Protect Your  
Loved Ones*  
**Wednesday, November  
15th at 2:00PM**

*Why Wills are Obsolete*  
**Tuesday, December 12th  
at 10:00am**



SCAN ME



*Why Wills are Obsolete*  
**Wednesday, November  
29th at 2:00 PM**

*Plan Now to Protect Your  
Loved Ones*  
**Wednesday, December  
6th at 2:00 PM**



SCAN ME

# Four Things Your Spouse Should Know Before You Die

It is normal for married couples to share almost every aspect of their lives with each other. But when it comes to death, even the closest couples might become tight-lipped about certain topics. According to one study, half of all couples fail to discuss their dying wishes.[1]

Death is final for the departed. For the surviving spouse, death can leave unanswered questions. As uncomfortable as it might be to discuss subjects like burial arrangements and remarriage, they should be broached as part of creating a comprehensive estate plan. Seemingly mundane details, such as the location of important documents and contact information, should also be addressed.

## Location of Important Documents

Older couples tend to commingle their finances. Among baby boomers, having only joint accounts is the norm. Millennial and Gen Z couples, however, are more likely to keep their money separate.[2]

When couples do have joint accounts and property, it is not uncommon for one spouse to handle all financial matters. Fewer than one in four couples report that both spouses have an equal role in managing household finances.[3]

When one spouse is the “money person” in the relationship, it can create issues in both life and death. To avoid unnecessary stress, couples need to ensure that they are on the same page. For day-to-day finances, this can mean regular check-ins about charges, expenditures, and budgeting. With regard to estate planning, couples should keep each other informed about the location of important documents such as the following:

- Estate planning documents
- Life insurance paperwork
- Loan documents
- Financial account information (e.g., savings, retirement, and investment accounts)
- Usernames, passwords, and other information for accessing digital accounts and assets

This might be more difficult in community property states—where spouses are considered joint owners of most accounts, property, and debts acquired during marriage—barring a marital or property agreement stating the contrary. In states that follow common law, spouses are allowed to own property individually and are not considered jointly responsible for accounts and property except for those listed under both spouses’ names. But even in community property states, accounts and property that predate the marriage and those that are inherited are usually considered separate property.

Keeping finances secret—and separate—although it may be legal under state law, can still raise estate planning issues between couples that deserve discussion. A spouse with separate accounts and property might have separate accompanying estate planning documents. If so, the other spouse should at least be in the know about them to facilitate estate administration.

## Contact Information

A spouse will often be the first person to find out about their partner’s passing. After that, there may be an established priority of whom to contact next on a need-to-know basis.

The surviving spouse is likely to have a good idea of who should be contacted and in more or less what order. It may not be particularly important whether an older sibling is informed before or after a younger sibling or vice versa.

Yet it should not be assumed that a husband or wife has access to these individuals’ phone numbers. Nowadays, most contact information is stored in a personal device, not a Rolodex. To ensure that this information is accessible, it can be listed in a separate document. Alternatively, each spouse can give the other their phone’s login credentials.

Outside of immediate family and friends, a spouse could be unsure about whom to get in touch with. Extended family, a religious leader, club members, professional contacts, and, if the deceased was still working, their employer may need to be contacted as well. Some people might be named in the will and require inheritance notifications.

Keeping a spouse apprised of relationship statuses, whom to get in touch with, and how to get in touch with them about end-of-life wishes are small but important estate planning points.

## Burial Arrangements

Arguably the most morbid thought about death is what to do with someone’s remains. At the same time, following a person’s burial preferences is a way to ensure that they receive an appropriate send-off.

More Americans are choosing to be cremated instead of having a traditional burial.[4] Whichever someone chooses, options for personal touches abound.

If cremated, a person may wish to have their ashes scattered in a favorite place. In the case of a burial, they may opt not to have an open casket. There are also natural burials (being buried without a casket) and funeral services without a body present. About 20,000 people donate their bodies to science each year.[5] In some states, the surviving spouse has the primary authority to make these decisions, absent specific instructions by the deceased. As unpleasant as it can be to discuss burial, cremation, or donation, doing so can offer the departed—and the surviving spouse—peace of mind that this most personal of decisions is honored.

[1] Rosemary Bennett, Half of Couples Fail to Discuss Dying Wishes, Times (London) (May 12, 2014), <https://www.thetimes.co.uk/article/half-of-couples-fail-to-discuss-dying-wishes-lbnsjrs6b77>.

[2] Lorie Konish, Joint vs. Separate Accounts: How Couples Choose to Handle Finances Could Impact Their Financial Success, CNBC (Mar. 7, 2022), <https://www.cnbc.com/2022/03/07/joint-vs-separate-accounts-how-couples-choose-to-handle-money.html>.

[3] Happy Couples: How to Avoid Money Arguments, Am. Psych. Ass’n (2015), <https://www.apa.org/topics/money/conflict>.

[4] Jazmin Goodwin, More Americans Are Choosing Cremation over Traditional Burials, Survey Finds, USA Today (Jan. 24, 2020), <https://www.usatoday.com/story/money/2020/01/21/more-americans-choose-cremation-over-traditional-burials-survey-finds/4530268002/>.

[5] Justin Sherman, Inside the Largely Unregulated Market for Bodies Donated to Science: ‘It’s Harder to Sell Hot Dogs on a Cart,’ CBS News (Mar. 23, 2023), <https://www.cbsnews.com/news/bodies-donated-to-science-largely-unregulated-cbs-reports/>.

## Remarriage

Wedding vows famously contain the phrase “til death do us part.” But what about after death? Are couples still obligated to obey their promise of fidelity?

Whether approaching this question from a religious or a secular perspective, it is generally accepted that a widowed spouse is not doing wrong by remarriage. Depending on their age, history, and beliefs, though, some people may have strong feelings about remarriage.

Nowadays, when more than half of marriages end in divorce, the idea that a bereaved spouse should not remarry is antiquated. Remarriage rates, however, have declined in recent decades.[6] They decline with age for both men and women and are significantly lower after bereavement than after divorce.[7]

A spouse who predeceases their partner may be okay with remarriage but not want the new spouse to have access to their money. Estate planning can help prevent this outcome. The use of a qualified terminable interest property (QTIP) trust, for example, can provide for a surviving spouse while protecting children’s inheritance from the surviving spouse’s new spouse.

If there are no children involved, or if one spouse simply trusts the other to do whatever they want with the money even if it benefits the new spouse, special estate plan provisions might not be necessary.

Regardless, remarriage is a topic worth discussing. Couples may not be on the same page about remarriage. Nor do they have to be. Couples that have separate finances are free to do with their share what they want. One spouse could be okay with remarriage and do nothing, while the other is against remarriage and sets up a trust to protect their accounts and property.

## Show Love with a Thorough Estate Plan

The optimist would argue that there are no worries after death. Once we depart this plane of existence, all our worldly cares die with us.

Putting aside the metaphysics of death, from a practical perspective, our passing can create complications for those we leave behind. Not having an estate plan takes the control over your accounts and property out of your family’s hands and gives it to the state. But an incomplete plan can cause problems too.

Small estate planning gaps can raise big questions that leave a person’s legacy in doubt. It is never too late to revisit and update an estate plan while you are alive. But unresolved estate issues taken to the grave could come back to haunt your loved ones.

Estate planning is a gift to your spouse and the best way to take care of them when you are no longer around. To show them love, contact our office and schedule an appointment.

[6] Leslie Reynolds, Remarriage Rate in the U.S.: Geographic Variation, 2019, Bowling Green State Univ. (2021), <https://www.bgsu.edu/ncfmr/resources/data/family-profiles/reynolds-remarriage-US-geographic-variation-2019-1p-21-18.html>.

[7] Remarriage After Bereavement, OnlyYouForever, <https://www.onlyyouforever.com/remarriage-after-bereavement/> (last visited Aug. 30, 2023).

# Recipe: Shakshuka with Feta

## Ingredients

- 3 tablespoons extra-virgin olive oil
- 1 large onion, halved and thinly sliced
- 1 large red bell pepper, seeded and thinly sliced
- 3 garlic cloves, thinly sliced
- 1 teaspoon ground cumin
- 1 teaspoon sweet paprika
- 1/8 teaspoon of ground cayenne, or to taste
- 1 (28-ounce) can whole plum tomatoes with their juice, coarsely chopped
- 3/4 teaspoon kosher salt, plus more as needed
- 1/4 teaspoon black pepper, plus more as needed
- 5 ounces feta, crumbled (about 1 1/4 cups)
- 6 large eggs
- Chopped cilantro, for serving
- Hot sauce, for serving

## Directions

### Step 1

Heat oven to 375 degrees. Heat oil in a large skillet over medium-low. Add onion and bell pepper. Cook gently until very soft, about 20 minutes. Add garlic and cook until tender, 1 to 2 minutes; stir in cumin, paprika and cayenne, and cook 1 minute. Pour in tomatoes and season with 3/4 teaspoon salt and 1/4 teaspoon pepper; simmer until tomatoes have thickened, about 10 minutes. Taste and add more salt and pepper if needed. Stir in crumbled feta.

### Step 2

Gently crack eggs into skillet over tomatoes. Season eggs with salt and pepper. Transfer skillet to oven and bake until eggs are just set, 7 to 10 minutes. Sprinkle with cilantro and serve with hot sauce.

