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r. Michael Palmer, a long-time client of Alperin Law, is proud to announce the opening of the Berkley Supermarket. He was able to sit down with me and express just what a pinnacle this venture is, both for his family and for his community.

What is the Berkley Supermarket and where is it located?

The Berkley Supermarket is Mr. Palmer's biggest venture to date; he owns a few other businesses, including MP Island Café, but it has always been a dream of his to open a supermarket in his community that also incorporates his Caribbean roots. The store is located just south of Berkley Avenue, and is owned & operated by Mr. Palmer, his wife, Jackie, and their two sons. Palmer, born in Jamaica and part of the Hampton Roads community now for over 24 years, is a veteran and proud former member

of the United States Navy. His hard work and strong work ethic have shown through on this supermarket; it's a labor of love.

Why A Supermarket?

Michael Palmer believes in paying it forward and in the health & prosperity of his neighborhood. He was excited to fill the space in what was once a "food desert" in the Norfolk neighborhood (the closest grocery store for some residents being almost 4 miles away, while the average American usually travels less than 2 miles to shop for food for their families). Bringing healthy food options to families along with traditional groceries and even a restaurant providing comfort food has been his dream, so the support of Norfolk residents and community leaders in realizing that goal has been overwhelming. It means even more to Mr. Palmer that this gets

to be a family affair, alongside his wife and sons.

Looking to the Future

Now that the supermarket is open and the Palmers see more and more regular customers walk through their doors, the Palmers are glad they made this investment. Opening the Berkley Supermarket wasn't just investing in a grocery store; it was an investment in the Norfolk community. Michael Palmer hopes the store continues to succeed and as a result, the community flourishes.

Being able to support Mr. Palmer's business ventures over the years has been a great personal joy of mine, as a business owner myself. We wish the Berkley Supermarket the best of luck and urge all of our readers to go check it out! (P.S, we hear the restaurant inside the supermarket has AMAZING southern fried chicken!)

WHY YOU NEED A REAL ESTATE LAWYER:

Every state has unique laws regarding real estate and buying a house can be complex, with all of the paperwork, processes, etc. When it comes to one of the biggest investments in your life (a new home) you definitely want to have all of your ducks in a row. A real estate attorney can be a key resource in your home buying experience. Here are some of the biggest reasons a real estate attorney is the best person to have on your closing team to ensure a stress-free real estate transaction:

#1 A Real Estate Attorney Has Your Best Interests in Mind

Someone has to read all of the documents—and understand what it all means; a real estate lawyer will act as a neutral party in the transaction to review all agreements and contracts and assist in negotiations. If there is anything you come across that you don't understand, you can rely on your lawyer to clarify any vague language and ensure your needs are properly communicated, represented and documented along the way.

#2 The Savings!

A real estate attorney will safeguard you and your investment by thoroughly reviewing your contract, addressing issues that may arise prior to closing, explaining any title issues, and ultimately translating the heft amount of closing documents you'll sign at closing. Most attorneys will provide all of these services for a flat fee that is probably a very small fraction of the price of your new



home. In short, the financial savings and knowledge a real estate attorney can provide is priceless.

#3 Confidence & Peace of Mind

Even if this is not your first real estate purchase, our real estate attorneys go through closings on a weekly, if not daily basis! They have the knowledge of working in the industry and know the local & state laws, inside and out, making sure that important details to get you into your new home don't fall through the cracks. It's important to have the legal support of an attorney to mitigate any risks that could jeopardize your real estate purchase.

#4 One-Stop-Shop!

Although only some states require a real estate attorney to be present at closing, anyone purchasing property can benefit from having expert legal support. There are many moving parts in the closing process, including the mortgage, title insurance, the deed and final inspection. Hiring a lawyer to review, adjust and prepare all closing documents—and ensure

they are protecting you and your assets—can be a huge weight lifted off your shoulders. Owning property is a big investment, and the security of an experienced attorney handling your closing can ensure a timely and successful transaction.

#5 You're Protected

A real estate attorney works for you, represents your needs and will negotiate on your behalf during the real estate purchasing process. The attorney you choose will walk you step-by-step through the complications of real estate transactions, protecting you from potential problems and issues. With a real estate attorney from Alperin Law, you will have peace of mind that you, your family and your investments are protected as you take the next steps in your real estate transaction. Interested in learning more about what one of our real estate attorneys can do for you? Give us a call at 757-530-7011 today!

Meet Lindsay Frederick: Real Estate & Estate Planning Attorney at Alperin Law

As a long-time Hampton Roads resident, my love for my community and my family runs deep. Though I was born in Punxsutawney, Pennsylvania (where the famous groundhog lives!), I have lived in Virginia for most of my life, I also spent a few years in South Florida. I attended Old Dominion University where I received my Bachelor's Degree and went on to Regent University School of Law for my Juris Doctor. During law school, I completed several internships in varying legal specialties but spent the majority of my time with the Office of the Commonwealth's Attorney in the City of Virginia Beach.

Throughout my career, I have practiced in the areas of Estate Planning, as well as Assisted Reproductive Technology and Business/Real Estate. I am happy to



have found myself at home at Alperin Law where my passion for helping my community can flow through my work.

I am very attached to my dog, Gracie, and working out at least 5 days a week.

I love the outdoors and being active outside.... As long as the weather is warm enough! Summer is my favorite time of year, although I'll never say no to going skiing with my extended family.

Brain TeaserWORD SCRAMBLE

*Hint – All related to our real estate department!

- LERA ASETET
- EUHSO
- PPROERTY
- TNTVEINEMS
- ERTAMGGO
- NGIOCSL
- TEOCNSUMD

5	1	6	4	2	3
4	3	2	5	1	6
6	4	1	3	5	2
3	2	5	1	6	4
1	6	3	2	4	5
2	5	4	6	3	1

Last Month's Puzzle



Save this recipe for after Thanksgiving – we know you'll thank us! Use up those leftovers with this tasty & easy casserole.

INGREDIENTS

- 1 1/2 cups turkey shredded
- 3/4 cup cranberry sauce
- 2 cups mashed potatoes
- 1 cups corn
- 1 cups turkey gravy
- 2 tablespoons milk
- 2 cups stuffing
- chicken broth to taste

INSTRUCTIONS

1. Preheat oven to 400-degrees.

Recipe:

Thanksgiving
Leftover
Casserole

Combine turkey and cranberry sauce and spread evenly on the bottom of an 8x8 glass baking dish.

- 2. Evenly press on leftover mashed potatoes and sprinkle corn over the
- 3. Mix together milk and leftover gravy and spread evenly over potatoes and corn. Sprinkle on leftover stuffing and lightly drizzle chicken broth over the top (this will keep the stuffing from drying out).
- 4. Cover with tin foil and bake at 400-degrees for 25-30 minutes or until heated through.

Recipe inspired by bbcgoodfood.com

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

WEBINAR SCHEDULE

HOW A PROPERLY DRAFTED & MAINTAINED ESTATE PLAN Will protect you and your loved ones

If you're a homeowner over age 50...

Protect yourself and your loved ones from losing your hard-earned assets to the government, attorneys, the IRS, and in-laws!

LEARN HOW A PROPERLY DRAFTED & MAINTAINED LIVING TRUST CAN:

- Protect your family from losing their inheritance to greedy in-laws, divorce, lawsuits, creditors and government claims!
- ✓ Help protect you and your family from being wiped out by nursing care bills.
- Put your loved ones' inheritance to good use- like pursuing higher education, starting a career or business, or buying a house- rather than allow them to squander it!
- Protect your valuable IRAs (and retirement plans) so they may later provide much-needed retirement income for your loved ones.
- Assure that the person you've chosen to handle your affairs won't have to go to Court and face unnecessary delays and fees!
- ✓ Why Wills don't protect assets from nursing home costs and how certain trusts can provide powerful asset protection.
- ✓ Alternative ways to plan for long term care, other than Medicaid.

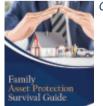
If you cannot join the webinar, please call our office at (757) 530-7011 to request your free copy of "Alperin Law's Family Asset Protection Survival Guide." ONLINE

TUESDAY,

November 9th

at 10:00 a.m.

ONLINE WEBINAR FRIDAY,
November 19th
at 2:00 p.m.



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

