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This publication is intended to educate the general public about various issues. It is not intended to be legal advice. Every case is different.

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IN THIS ISSUE:

- How to Recover after the Holiday Season Overspend
- False Cape State Park
- Top 10 New Year's Resolutions



Family Law

Your first holiday season after a separation or divorce is always difficult; however, it is an opportunity to establish new traditions. Think about how you can make this holiday special rather than focusing on what's missing. If you have children, you might choose to keep some of the old traditions, but make sure that you're taking time to make new ones. The new traditions can be something special that only you and your children do together and will allow you to make new memories.



Brandon's Soapbox: Looking back at 2021, Parks Zeigler continued our expansion by adding a third office and more team members. In May we opened our Roanoke office, led by Kristen Johnstone as the managing partner with the assistance of attorney Mike Darmante and their paralegals. 2022 will be another banner year for the firm. On January 3, 2022, Parks Zeigler will open our first office outside of Virginia, with a presence in Elizabeth City, North Carolina. We will start 2022 with fourteen attorneys, thirteen paralegals, five full-time administrative staff, and two part-time members. New to Parks Zeigler in 2022 will be Andrew Shilling, the managing partner for the new Elizabeth City office, and Jason Barlow, a seasoned criminal defense attorney who will work out of the Chesapeake office. Also in early 2022 we will officially move into our new Chesapeake building at 524 Albemarle Drive.

While 2021 did not bring to end to COVID as we all had hoped, the firm has a lot to be thankful for, starting with our team members. Parks Zeigler is blessed to have such an amazing group of people to propel the firm to success. We also count ourselves very fortunate for our clients' trust to assist them with their legal matters. That trust is hard to earn and easy to lose. We want to hear from you about what we do right, any issues, and how we can improve in serving you. Thank you and may 2022 be your best year yet.

Brandon

Did You Know?

Turns out, we were originally dashing through the snow for an entirely different holiday. James Lord Pierpont wrote a song called "One Horse Open Sleigh" for his church's Thanksgiving concert. In 1857 the song was re-published under the title it holds today and it eventually became one of the most popular Christmas songs.





"All our dreams can come true, if we have the courage to pursue them."

— Walt Disney

HOW TO RECOVER AFTER THE HOLIDAY SEASON OVERSPEND

One extra gift here, a dinner party there, and a long New Year's evening spent on the town with friends all seem like great ideas, but they may lead to buyer's remorse once you muster the courage to peek at last month's credit card statement.

A significant number of Americans are working to stick to their holiday shopping budgets this season. TD Bank's 2021 Merry Money Survey revealed that 73% of Americans said they have created a holiday shopping budget, with 85% of millennials doing so for this holiday season.

If you tossed your budget aside during the holiday season to splurge on gifts and travel, you don't have to spend 2022 regretting it. Here are some ways to get back on track to financial growth.

1. PAY OFF CREDIT CARD DEBT: You're never going to get out of debt if you're paying the minimum monthly payment. As best as you possibly can, focus on reducing that high-interest, non-deductible credit card debt.

Whichever credit cards have the highest interest rate, those you want to get rid of first. Then, whatever the payment(s) that you may have made toward the highest interest rate card(s), then make that payment into the next credit card and start to whittle it down ("the snowball method").

2. TIGHTEN YOUR BUDGET: The new year is always a great time to sit down and re-evaluate things. Put your goals in place as to what you want to do.

Review last year's monthly purchases from before the holidays to determine your real spending, divided into discretionary and non-discretionary categories. Once you know those totals, you can begin setting goals for your new budget based on real numbers. Ask yourself how each new purchase will affect your debt and the goals you're trying to achieve.

3. TRY QUICK FIXES: If you fell for steep seasonal discounts on items you weren't planning to buy, reconsider your impulse purchases from the past month that are still protected by a return policy.

It may not be the most exciting use of your holiday gifts, but you can also make a dent in holiday debt by using gift cards to help you save on discretionary spending, and cash gifts to instantly pay down some debt.

Taking on extra income is a great way to supercharge both debt paydown and additional savings. Consider a part-time side hustle to cushion your budget.

4. START PLANNING AHEAD: Don't let yourself fall into the same traps next year. Once you've paid off your holiday debt, or as soon as you have the resources, start saving a portion of your monthly income in an account reserved for the holidays. Calculate what you expect to spend next year using this year's total and you can offset a good portion of your holiday spending.

Setting aside money throughout the year can keep you on track.

5. KEEP YOUR EYE ON THE BIG PICTURE: Start rebuilding your healthy habits now so you don't get dragged down further throughout the year.

Don't forget to also consider your investments and savings goals for the new year and look ahead to where your money will stretch the furthest.

Markets are volatile. Paying off your holiday debt as quickly as possible can help you take advantage of current buying opportunities for interest-earning investments.

You want to keep saving, and if you are stuck in a cycle of debt

— continued on page 3

We welcome your referrals!

We value our clients and want you to come to us for any legal need you may have, no matter the type of case. If it is in an area we do not practice, we will refer you to a trusted colleague to take care of you as we would. If you refer someone to us, we promise to answer his or her questions and provide first-rate, attentive service. Thank you for your referrals and for continuing to come back to Parks Zeigler.



Deb Dishes:

The Holidays mean entertaining, attending parties, and bite size foods. Gentleman's Whiskey Bacon Jam is a tasty spread. You will need 1.5 lbs chopped thick bacon strips, 8 finely chopped shallots, 1 finely chopped sweet onion, 2 minced garlic cloves, 1 tsp chili powder, ½ tsp paprika, ¼ tsp salt, ¼ pepper, ½ c whiskey, ½ c maple syrup, ¼ c balsamic vinegar, 1/3 c packed brown sugar. In a large skillet, cook bacon over medium heat until crisp. Drain on paper towels. Discard all but 2 tablespoons drippings. Add shallots and onion to the drippings; cook over medium heat until caramelized, stirring occasionally. Stir in garlic; cook 30 seconds. Add seasonings. Remove from heat; stir in whiskey and maple syrup. Increase heat to high; bring to a boil and cook 3 minutes, stirring constantly. Add vinegar and brown sugar; cook another 3 minutes, continuing to stir constantly. Add crumbled bacon; reduce heat to low and cook 12 minutes, stirring every few minutes. Allow jam to cool slightly. Pulse half the jam in a food processor until smooth; stir puree into remaining jam. Serve with assorted crackers. See the full recipe in our Parks Zeigler Family Cookbook 2021 Edition on our website at www.pzlaw.com/library/pz-family-cookbooks.cfm.

FALSE CAPE STATE PARK

False Cape State Park is a one-of-a-kind park. Located on the south end of Virginia Beach, False Cape State Park protects six miles of undeveloped beach, dunes, marshes, and woodlands. Hiking and biking trails run through the park, and primitive camping is an option year-round. With the Atlantic Ocean on one side and barrier islands on the other, it's a great place to spend time with family. It has something for everyone.

The park features a giant buoy that washed onto shore years ago from a cargo ship. This attraction was inspired by a famous Key West story about an old Salt who told it that he was out fishing when one of his anchors snagged this buoy. He had no idea where it came from, but he kept it as evidence of his story.

The park is accessed by trails, either on foot, bike, or by boat. Due to the distance, many people prefer to bike if they are coming in for a day visit. The lack of road access has left the park with a remote feel, despite its proximity to the city. You can come here and find your own patch of beach, often with no one else around, and discover a whole new level of solitude.

For more information including direction, prices, and trail guides, visit www.dcr.virginia.gov/state-parks/false-cape.

— continued from page 2

HOW TO RECOVER AFTER THE HOLIDAY SEASON OVERSPEND

where you can't contribute, you might be missing out on that buying opportunity.

As you're going into 2022 not only do you want to focus on your spending and start instilling good habits, but also review investments to make sure they're still doing the job that you want them to do. And, as always, be sure to stay on top of checking your credit to ensure no errant mistakes are holding you down – a good credit score can lead to 0% credit card offers to help reduce the interest you face. www.creditkarma.com and www.creditsesame.com are two free services we recommend. If you see anything concerning, give us a call to help straighten it out.

Family Corner



Kellam and Kelly on their annual Busch Gardens Christmas Town date.



Caryn and Marc enjoying some holiday cheer in Washington DC.



Pimiento Cheese

Go to a party in the South and you'll find savory, salty, creamy, and orange pimiento cheese. There are countless views on pimiento cheese perfection. It can be a smooth and spreadable version sandwiched between two slices of white bread. It can be chunky, spiked with hot sauce and cayenne pepper, and stuffed into celery sticks. It can be made with extra mayonnaise for a creamy cracker topper. The list goes on and on and on.



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New Year's Resolutions

While some people will tell you that New Year's resolutions are pointless, they can actually be very helpful in guiding your behavior. If you want to make the most of your 2022, try committing to one of these 10 new year's resolutions.

1. Eat healthier foods
2. Get more exercise
3. Read more books
4. Spend less time on social media
5. Spend time on what you love
6. Spend more time with friends and family
7. Be more patient with others
8. Save money for a future goal or event
9. Save more money / spend less money
10. Travel more

New address? New phone number? New Email? Help us stay current by letting us know. Call Deb at 757.453.7579 or email her at dmontagna@pzlaw.com. If you wish to unsubscribe to this newsletter, please call Deb. Thanks!

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IN THIS ISSUE:

- Visitation Schedules During the Holidays
- 10 Tips to Stay Safe when Online Holiday Shopping
- Whale Watching in Virginia Beach



Kellam's Corner: I hope that our friends and clients had a wonderful and safe Thanksgiving. The firm closed early the Friday before Thanksgiving so that we could share food and fellowship before the holiday. The Parks family had a very low-key affair at the house given the lingering impact of COVID on plans; however, it was a relaxing enjoyable holiday, nonetheless.

As we head full steam into the holiday season and the end of the year, Parks Zeigler is looking forward to wrapping up a few large projects (such as our new practice management system we've been working on for over a year) and announcing another expansion to come the beginning of 2022 (this one is big!). As always, we'd love to hear how you are doing – drop us a line.

Kellam

Family Law

Is Divorce Law and Family Law the Same Thing?

No. "Divorce Law" pertains to divorces only. "Family Law" includes divorces, but also all kinds of other matters like custody & visitation, child support, and adoptions. If you are facing a family law matter, it is important to know what you need to find the best lawyer for your situation. If you have any questions about choosing a divorce or family law attorney, please contact us Toll Free: 888-691-9319 or at info@pzlaw.com

Did You Know?

Did you know Walt Disney World has an underground tunnel system?

There are lots of quirky things that many think are underneath the Disney parks, but these literally are! The tunnels were built in response to characters having to run through other lands to get to their posts, which spoiled the magic. Thanks to the tunnels, you won't see a Tomorrowland spaceman in the Old West-inspired Frontierland.





“Imagination is more important than knowledge.”

– Albert Einstein

VISITATION SCHEDULES DURING THE HOLIDAYS

The holiday season is upon us and for those with children that are separated from the other parent/guardian, you will be faced with visitation schedules. The holiday season will be far less stressful on your children if they understand what is going to happen and that there is a plan in place. Remember, this time is as difficult on your children and with open communication you may be able to reduce some of the stress they feel.

Visitation schedules can be complicated but with proper planning a holiday visitation schedule tailored to your unique situation can greatly help all parties involved. When thinking about holiday visitation schedules, consider what works best for your children. If they are old enough, be sure to ask your children what is important to them and try to incorporate their wishes if it possible and is in their best interests.

Factors to consider when negotiating a holiday visitation schedule include:

- Your children’s school schedule.
- Your children’s extracurricular activities schedules.
- Work and travel schedules of both parents/guardians.
- Religious practices of both parents/guardians.
- Traditions that are especially meaningful to your children.
- Length of travel time and travel costs involved.

Shield your children from negative memories and remember your children will feed off your behavior. If you are stressed, they will feel stressed too. Stay calm when discussing the logistics of the holiday schedule and do not allow your children to witness

you and the other parent/guardian arguing over the schedule. If you are unable to communicate with the other parent/guardian civilly, there are many apps that will help you deescalate the communication.

Tips to help your children understand and adjust well to the holiday visitation schedule:

- Discuss the visitation schedules with your children ahead of time so they understand where they will be and what will be happening.
- Prepare family members for your children’s arrival and remind them that your children may need compassion and understanding as they find themselves in a different situation this year.
- If travel is involved, help your children pack efficiently for the trip. The less baggage the better so there is less to keep track of.
- Give your children a travel itinerary so they understand where they will be and when they will return home.
- Do not make your children feel guilty about being apart from you.
- Assure your children that the holiday can be celebrated on a day other than the calendar day and that your celebration with them will be special too.

Holidays are stressful on adults also. Relax and take a moment to enjoy the holiday festivities. Enjoy the company of friends and family and don’t let yourself get overwhelmed.



Deb Dishes:

Since I cannot make a pecan pie without burning it, I have found another alternative that is bite size. This one is quick and easy. Coconut-Pecan Chocolate Tassies from Taste of Home. Take 1 package chocolate cake mix, ½ c quick cooking oats, 1 large egg (slightly beaten at room temperature), 6 Tbsp. melted butter, ¾ c coconut-pecan frosting, pecan halves. Preheat oven to 350°. Mix cake mix and oats. Stir in egg and melted butter. Shape mixture into 1-inch balls. Press into the bottom & sides of a greased mini-muffin cup. Bake just until set, about 8-10 minutes. Cool slightly before removing to wire racks, cool completely. Top each one with a teaspoon of the frosting. If desired, you can add a pecan half on top. If you want to get fancy, you can melt some chocolate chips and drizzle on top. Makes about 3 dozen, good for sharing. A nice dessert bite for those big holiday meals where you’re stuffed but really want a sweet bite of something! See the full recipe in our Parks Zeigler Family Cookbook 2021 Edition on our website at www.pzlaw.com/library/pz-family-cookbooks.cfm.

WHALE WATCHING IN VIRGINIA BEACH

Don’t let the cold weather keep you inside. There are still many things to see and do along the Virginia Beach coast. Many people don’t realize whales migrate to Virginia Beach between the months of December and March. You may be able to spot whales as you walk along the boardwalk, but a boat trip is the best way to see these creatures up close.

We are fortunate to have a world class tour company that will take you on a memorable excursion. The knowledgeable captain and crew of Rudee Tours will lead you on an educational journey along the Atlantic coast in search of whales, dolphins, seals, and seabirds. The highlight of these trips is spotting humpback whales, which can often be seen breaching, flipper slapping, or tail lobbing.

With 40+ years of experience navigating our coastal waters, Rudee Tours are sure to give you and your family the experience of a lifetime. Their boats are ADA compliant, equipped with bathrooms, a snack bar, a full bar, a heated indoor cabin with comfortable seating, and have a spacious upper deck that is perfect for spotting Virginia’s magnificent wildlife.

Rudee Tours offers a whale sightings guarantee from December through February, if you don’t see a whale, you can ride again for free. For more information on their guarantee, and to book your tickets, visit <https://www.rudeetours.com/tours-cruises/whale-watching-cruises/>. Departure is from Rudee Inlet at the Virginia Beach Fishing Center (parking is free while you are on the trip).

Family Corner



Allison’s puppy Copper is fitting perfectly into the family.



On their way to Colorado, Geri and her daughter Kendall stopped in Amarillo, Texas to follow in the tradition and paint a car at Cadillac Ranch.

We welcome your referrals!

We value our clients and want you to come to us for any legal need you may have, no matter the type of case. If it is in an area we do not practice, we will refer you to a trusted colleague to take care of you as we would. If you refer someone to us, we promise to answer his or her questions and provide first-rate, attentive service. Thank you for your referrals and for continuing to come back to Parks Zeigler.



Rappahannock Oysters

After years of focused conservation and entrepreneurial efforts, Virginia leads the East Coast in oyster production. The Rappahannock Oyster Co. farms oysters across the Chesapeake Bay, including sweet and buttery Rappahannock River oysters. The shellfish is harvested daily on the farm located on the Rappahannock in Topping, VA, about an hour from Richmond. The kitchen goes through about 12,000 oysters a week in peak season from Memorial Day through Labor Day.



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- 10 Tips to Stay Safe when Online Holiday Shopping
- Whale Watching in Virginia Beach

Helpful Tips:

10 Tips to Stay Safe when Online Holiday Shopping

Don't let the comfort of online shopping turn you into a victim. Shopping online has never been more convenient, but cybercriminals are more sophisticated than ever and are using clever tricks to easily fool consumers into visiting fake stores.

Here are ten tips to help keep you secure during this holiday season.

1. Shop With Well Known, Reputable Companies.
2. Shop Only on Encrypted Site – HTTPS: indicates the Site is Encrypted.
3. Do Not Shop on Public Wi-Fi unless You're Using a VPN
4. Trust Your Gut – If an offer seems "Too Good to Be True" it most likely is.
5. Check Your Credit Card Statements Regularly.
6. Don't Give Your Social Security Number to a Retailer.
7. Watch Out for Holiday Shopping Scam Emails.
8. Don't Let Shopping Sites Save Your Information.
9. Secure Accounts with Strong Passwords.
10. Ship To a Secure Location.

New address? New phone number? New Email? Help us stay current by letting us know. Call Deb at 757.453.7579 or email her at dmontagna@pzlaw.com. If you wish to unsubscribe to this newsletter, please call Deb. Thanks!

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IN THIS ISSUE:

- Domestic Violence
- Top 10 Cybersecurity Tips
- Virginia Beach Adventure Park



Brandon's Soapbox: Hopefully everyone has transitioned into a less stressful routine this Fall and school is going well for all the students, teachers, and staff. Fortunately, our weather has been spectacular, and we hope you have gotten outside to enjoy some of the wonderful local activities our area has to offer.

If you are looking for a family event with great food, great music, and a great cause, head over to the Island House Restaurant November 6th to the 10th Annual Island House Oyster Roast. For more information, and to purchase tickets go to www.theislandhouserestaurant.com.

Stay safe and happy Fall!

Brandon

Cybersecurity

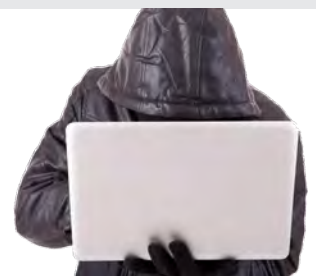
October is Cybersecurity Awareness Month and a good time to take stock of your online and email behavior. Don't underestimate hackers' interest in your company or personal info. Slow down, evaluate emails carefully, and never click links from an unknown sender. Keep an eye out for strange requests and spelling or grammar mistakes. Always check the sender's email address to ensure that they are who they are claiming to be. More info on cybersecurity can be found on our website: <https://www.pzlaw.com/blog/cybersecurity-and-data-privacy/>.



Did You Know?

There is a hacker attack every 39 second!

A Clark School study at the University of Maryland was one of the first to quantify the near-constant rate of hacker attacks of computers with Internet access — every 39 seconds on average, affecting one in three Americans every year.





"We are what we repeatedly do. Excellence, then, is not an act, but a habit."

— Aristotle

DOMESTIC VIOLENCE

Everyone deserves a healthy relationship free from violence. Domestic assault and battery charges include assault and/or battery between family members, in-laws living in the same residence, unmarried couples who live together, former spouses, and former couples who have children together, even if they were never married. These cases are not handled in the General District Court like most misdemeanor criminal charges; rather, they are held in the Juvenile and Domestic Relations District Court.



It is common for an emergency protective order ("EPO") to be issued once a domestic assault charge is filed. These orders are entered ex parte meaning the Court only hears from the victim before issuing the EPO. These orders last up to 72 hours and during this time the accused individual is generally prohibited from entering the home of the victim, having any kind of contact with the victim, or anyone else

living in that home. After the 72-hour window passes, the victim may petition the court for a preliminary protective order ("PPO") which is in effect for up to another 15 days, and then can seek a permanent protective order ("PO") for up to two years (which can be renewed).

Sometimes accusations of domestic violence are not true and brought by a party against another to gain an advantage in a failed marriage or a custody proceeding. If charges or a petition for a protective order have been filed against you, do not take these proceedings lightly. Any violation of a protective order (EPO, PPO, PO) is a crime; if you are found guilty of violating these orders you can face jail time. Further, if you have a EPO or PPO pending against you your rights to purchase a firearm and/or ammunition are temporarily restricted. If the Court finds the evidence sufficient to issue a protective order (PO) against you, your rights to purchase a firearm or ammunition are revoked during the pendency of the PO. See [Protection Orders and Federal Firearms Prohibitions \(ATF I 3310.2\) | Bureau of Alcohol, Tobacco, Firearms and Explosives](#). A violation of this law can result in a federal prison sentence up to 10 years.

If you are facing charges or a petition for a protective order, time is of the essence — you need skilled legal counsel on your side immediately. The seasoned criminal defense and family law lawyers at Parks Zeigler will dedicate the time to learn the nuances of your case, and help you develop a strong defensive legal strategy that minimizes the negative impact of whatever you are facing.

We welcome your referrals!

We value our clients and want you to come to us for any legal need you may have, no matter the type of case. If it is in an area we do not practice, we will refer you to a trusted colleague to take care of you as we would. If you refer someone to us, we promise to answer his or her questions and provide first-rate, attentive service. Thank you for your referrals and for continuing to come back to Parks Zeigler.



Deb Dishes:

Time for gatherings and all the Fall goodness of warm, shareable foods. This month we want to share the quick & easy Meatball Pumpkins, Buffalo style! You will need about 2–2.5 lbs frozen meatballs (about 75), 38 pretzel rods, fresh parsley, 1/3 c butter, 1/2 c buffalo sauce, 1/4 c pumpkin puree, & 2 Tbsp ranch dressing. Put meatballs in your slow cooker, cover & cook on high for 3 hours. Make the buffalo sauce by melting butter, stir in buffalo sauce, pumpkin puree & ranch dressing. Pour the sauce on the now heated meatballs. Place each meatball on serving tray. Break ends of pretzel rods and insert into meatball. You can use various sized pretzels; just be sure it's inserted deep enough and sturdy enough to pick up meatball to eat. Add a small parsley leaf on top, which should easily stick to sauce at base of pretzel rod. Don't fret about the pumpkin puree, it does not make the sauce sweet but does add an interesting twist to straight hot buffalo sauce. Now you have a tasty, festive appetizer for any party or maybe a family night of Halloween movie binging! See the full recipe in our Parks Zeigler Family Cookbook 2021 Edition on our website at www.pzlaw.com/library/pz-family-cookbooks.cfm.



VIRGINIA BEACH ADVENTURE PARK

For a little adrenaline boost, the Adventure Park is the perfect outing. Set on the grounds of the Virginia Aquarium and Marine Science Center, the Adventure Park is a large, forested area with ropes and platforms dangling from the trees. Swinging stairs and challenging aerial walks, all high up in the trees, test your skills while you're securely roped into this zip lining obstacle course.

Staff offer instructions on how to use the equipment and then set you free to explore on your own, with spotters on hand to help when needed. This is the perfect activity for families with older children.

Set among huge trees and looking out over Owls Creek, the park is both scenic and pleasantly cool, even on hot days. Although the Adventure Park lies within the aquarium, it has its own admission cost and can be visited independently of the aquarium.

For more information or to book your zip-lining and climbing adventure in advance go to virginiabeachadventurepark.com. Participants must be five years of age or older.



Family Corner



Deb's son Paul and his family moved to the western part of Virginia and she loves having them within driving distance.



Melissa's girls enjoying the fall festivities.



Orange Crushes

Virginia Beach is known for Orange Crushes and what better way to cool off than with a refreshing fruity spirit? With its freshly squeezed orange juice, orange flavored vodka, triple sec, and a splash of sprite, there's no turning back. They're like fries, you can't have just one! This perfect summer drink first originated at Waterman's Surfside Grille, but can be found on many local menus throughout the area.

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INSIDE THIS ISSUE:

- Domestic Violence
- Top 10 Cybersecurity Tips
- Virginia Beach Adventure Park

Top 10 Cybersecurity Tips

The internet has become a space riddled with malicious links, trojans, and viruses. Data breaches are becoming more frequent and unsuspecting users are more vulnerable than ever before. When one click can cost thousands, and even millions of dollars, users need actionable to-do's that can help them stay alert and safe online. Here is a quick top 10 cybersecurity tip list for better internet safety:

1. Clicking Without Thinking Is Reckless
2. Use Two-Factor Authentication
3. Look Out for Phishing Scams
4. Keep Track of Your Digital Footprint
5. Keep Up with Updates
6. Connect Securely
7. Secure Your Mobile Device
8. Beware of Social Engineering
9. Back-Up Your Data
10. You're Not Immune

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IN THIS ISSUE:

- Business Litigation
- Chesapeake Bay Rockfish
- Replacement and Digital Vaccination Record



Kellam's Corner: Back to school time – what a challenging time for parents. We hope that the beginning of the school year has been as smooth and successful as possible and that everyone remains safe and healthy.

At the firm, we're pleased to announce the addition of A. Robin Winn to our roster of attorneys. Robin has over 30 years' legal experience and will eventually end up in our Chesapeake office once the renovations to our new building are completed. Until then, we're glad to have him in Virginia Beach! He's adding to our deep roster of criminal attorneys and also handling family law and civil litigation cases.

Kellam

Family Law

If you wish to change your last name upon marriage and begin using the new name immediately after the marriage ceremony, be sure to notify the following organizations about the change: Social Security Administration, Department of Motor Vehicles, Department of Voter Registration, U.S. Postal Service, and the Internal Revenue Service.



Did You Know?

Samsung tests phone durability with a butt-shaped robot. People stash their phones in their back pockets all the time, which is why Samsung created a robot that is shaped like a butt—and yes, it even wears jeans—to “sit” on their phones to make sure they can take the pressure.





"I never dreamed about success, I worked for it."

— Estée Lauder

BUSINESS LITIGATION

The last thing you need as a business owner is a lawsuit. Issues with contracts, accounts payable/receivable, disgruntled minority shareholders, oppressive majority shareholders, theft of corporate secrets or intellectual property, improper or inadequate corporate structure are all issues that take up vast amounts of time resolving that could be spent bettering your company instead. That sounds so obvious. The time, use of human and monetary capital to address legal issues, the fact that a lawsuit always hits at the most inconvenient time, and knowing the drag the lawsuit has on making your business profitable are all reasons that a lawsuit against your business is the last thing you need or want to add to your plate. What isn't obvious (or well known) is that most lawsuits are either preventable or with proper planning at least the impact of them can be minimized.

If you are sued or need to file a lawsuit, we routinely handle the following types of cases:

- Contract disputes
- Regulatory investigations
- Partnership disputes
- Non-compete agreements
- Insurance disputes
- Non-solicitation agreements
- Business fraud
- Intellectual property
- Trade secrets
- Conspiracy

The tree of business litigation has many branches, and the list above is a small sample of the varied issues that you confront as a business owner. It's important you have an attorney on your side that is seasoned in all areas that could negatively impact your business.

Why do I need a business litigation attorney?

Unfortunately, it is common for business owners to take a more passive "wait and see" approach when it comes to dealing with business disputes. For most, there is no need to act unless a legal dispute arises, meaning there is action only on fear of litigation.

Business litigation can be tricky— there is plenty of aggravating minutiae and red tape in contracts, the governing documents of a business, and other regulations that have the potential to cause trouble. The threat of litigation is ever present. The threat of "you will hear from my attorney" has ended too many phone calls. Being unprepared can force you into making hasty decisions before a full analytical review of the issues is done. Often, a quick or ill-informed decision can make the problem worse. This usually results in a great expenditure in time and money to fix these decisions.

Your business is too important to get lost in legal battles that resulted from looking past fine print in contracts, disputes with shareholders, or other business issues. We serve all parties with analytical, quality legal service that best represents the needs of our client. Of course, trial is never ideal or convenient, but we prepare for every outcome and can ensure our team will assist you every step of the way. Your business is in safe hands with Parks Zeigler.

We welcome your referrals!

We value our clients and want you to come to us for any legal need you may have, no matter the type of case. If it is in an area we do not practice, we will refer you to a trusted colleague to take care of you as we would. If you refer someone to us, we promise to answer his or her questions and provide first-rate, attentive service. Thank you for your referrals and for continuing to come back to Parks Zeigler.



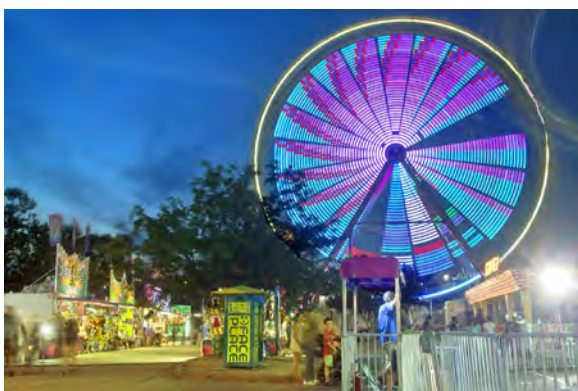
Deb Dishes:

I found a Scandinavian Danish Kringle recipe that requires some time but is worth the effort. You will need 8 Tbsp soft butter, 1.5-2 c all-purpose flour, 1 .25 oz pack of active dry yeast, 2 Tbsp warm water, ¼ c half & half, 2 Tbsp sugar, ¼ tsp salt, 1 large beaten egg, ½ c almond paste, 1 large beaten egg white, ¼ c sugar cookie crumbs, 2 Tbsp sliced almonds. Cream together 6 Tbsp butter and 2 Tbsp flour. Spread into an 8x4 rectangle on wax paper. Cover with wax paper and refrigerate. Dissolve yeast in water. Add cream, sugar, salt, and egg. Beat until smooth. Stir in enough flour to form a soft dough. Turn onto a floured surface and knead until smooth and elastic. Roll into an 8x8 square. Remove wax paper from butter mixture and place widthwise into thirds. Roll into a 12x6 rectangle. Fold into thirds. Repeat rolling and folding twice. Wrap in wax paper and refrigerate for 30 minutes. Roll into 24x5 rectangle. Beat almond paste and 2 Tbsp soft butter until smooth. Spread lengthwise down the center of dough. Fold dough over filling to cover and pinch to seal. Place on greased baking sheet. Shape into a pretzel. Flatten lightly. Cover and let rise in a warm place for about 1 hour. Preheat oven to 350°. Brush egg white over dough and sprinkle crumbs and almonds. Bake until golden brown, 20-25 minutes. Remove to wire rack to cool. See the full recipe in our Parks Zeigler Family Cookbook 2021 Edition on our website at www.pzlaw.com/library/pz-family-cookbooks.cfm.

ATLANTIC FUN PARK AND MOTOR WORLD

Are you ready to experience FUN? Atlantic Fun Park and Motor World are located in Virginia Beach and offer something for everyone in the family.

Atlantic Fun Park offers 12 Midway Games, 16 Family Fun Rides, and a smorgasbord of food. The Fun Park offers some of the most thrill-seeking rides around with the most famous of them including the Gravitron, the Slingshot, and the Sea Dragon. In addition, they also offer a wide variety of kiddie and family rides such as the Ferris Wheel (biggest in Virginia Beach) and the Kiddie Train.



Located next door, Motor World features 11 Go-Kart tracks, 250 Karts with 16 different style Go-Karts. At Motor World, Go-Kart racing isn't just for kids - they offer a European style racetrack for adults (16 and above) with speeds approaching 40 mph. In addition to racing, be sure to check out the Skycoaster, Bumper Boats, Kiddie & Thrill Rides, and Shipwreck Golf.

For pricing, hours, and more information, visit <http://www.atlanticfunpark.com/>.

Family Corner



Congratulations to Kelly on the birth of her first grandchild - Henrik Nolan Shaffer. Mom, Dad, and baby are all doing well.



Geri and her family visited Alaska and were fortunate to see Denali (Mt. McKinley) which is the highest mountain peak in North America.



Chesapeake Bay Rockfish

Striped Bass, also known as Stripers or Rockfish, has a delicate, nutty, sweet flavor with a medium-firm texture. Their local name comes from their habit of hiding among oyster reefs and rocks, where they feed on smaller fish and crustaceans. Fall Rockfish season for the Chesapeake Bay runs from October 4th through December 31st. The mild fall weather makes this a perfect opportunity to catch trophy rockfish in the Virginia Chesapeake Bay and its tributaries. If you have the opportunity, get out on the water this fall and try to hook one.

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Helpful Tips:

If you received your COVID-19 vaccination in Virginia, you are now able to retrieve a copy of your vaccination record or a digital QR (quick response) code from the Virginia Department of health website.

The QR code allows you to retrieve a digital copy of your vaccination record upon demand. You will be able to save the code on your phone or print it out.



Need a copy of your vaccination record?

Use the Vaccination Record Request Portal to view and print a QR code record of your COVID-19 vaccinations..

To get your QR code, visit <https://vaccinate.virginia.gov/> and select "Need a copy of your vaccination record?"

Once selected, you will be asked to provide your First Name, Last Name, Date of Birth, and ZIP Code where you live. This information must match the information given at the time of the vaccination. From there you will receive a QR code to download to your phone, or a PDF to print. You will also be able to print a replacement card.

New address? New phone number? New Email? Help us stay current by letting us know. Call Deb at 757.453.7579 or email her at dmontagna@pzlaw.com. If you wish to unsubscribe to this newsletter, please call Deb. Thanks!

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IN THIS ISSUE:

- Primary vs. Secondary Traffic Offenses
- Virginia Music Venues Reopening
- 2021 Olympics



Criminal

Virginia applies a Zero Tolerance Law when it comes to underage drinking and driving. Any alcohol found in your system will require a \$500 minimum fine and a one-year license suspension if you are under the age of 21. In some situations, the court will allow the defendant to complete community service instead of paying the \$500 fine; however, that is up to each judge.



Brandon's Soapbox: August brings Summer to a close; fortunately life has somewhat returned to some normalcy compared to this time last year. Our optimism is tempered by the CDC's recent announcements regarding the Delta variant. For the time being, most school districts across the state, including Virginia Public Schools, are planning to open five days a week this Fall. Virtual classes will be available to many students across the state with options being decided by each school district.

As discussed last month, even though the courts have reopened and jury trials are resuming, the tremendous backlog of cases (over 4 million at last count) has hindered our ability to move our cases along as fast as we'd like. If the Delta variant becomes a larger issue, this may become worse, not better. As we have done since the COVID pandemic began, we will continue to monitor the situation and push our cases forward as quickly as possible.

Brandon

Did You Know?

During the hot Summer months watermelon is a favorite treat to many. Did you know that watermelons are not a fruit? Since they are planted from seeds, harvested, and then cleared from the field like other vegetables, they are considered a vegetable, and belong to the cucumber family.





"If you look at what you have in life, you'll always have more. If you look at what you don't have in life, you'll never have enough."

— Oprah Winfrey

PRIMARY VS. SECONDARY TRAFFIC OFFENSES IN VIRGINIA

A special session of the Virginia legislature resulted in the passage of laws impacting when the police can pull over drivers in the Commonwealth. The new laws, which downgraded some infractions from primary to secondary offenses, went into effect on March 1, 2021.

Primary Offenses – These allow a police officer to pull you over solely because you are committing that offense. For example, speeding is a primary offense. In addition, as of January 1, 2021, Virginia made holding a cell phone while driving a primary offense.

Secondary Offenses – These cannot by themselves result in law enforcement pulling you over. While these offenses are still illegal, you can't be pulled over for the offenses alone.

New Laws for 2021

The laws enacted or amended by House Bill 5058 downgraded the following offenses from primary to secondary offenses:

- Smoking in a vehicle with a minor present. It is unlawful to smoke in a vehicle while a minor under the age of 15 is also present in the vehicle.
- Failing to have a light illuminating the license plate, brake lights, taillights, or a high mount stop light. Police can no longer pull you over if any of these lights are burned out or otherwise not functioning. However, it is still a primary offense to drive at night without headlights and you may be pulled over by police for failing to use your headlights at night.

- Operating a vehicle with defective and unsafe equipment, such as a defective and unsafe lighting device, warning device, signal device, or safety glass.
- Failing to have an exhaust system that prevents excessive or unusual levels of noise. This applies not only to cars but also to mopeds, motorcycles, motorized scooters, and motorized skateboards.
- Window tinting past a certain threshold.
- Objects suspended in the vehicle that obstruct the driver's view (such as hanging from the rear-view mirror).
- Having expired tags and stickers that are less than four months out of date. Having tags that are expired for four months or more is still a primary offense.
- For pedestrians, jaywalking or otherwise crossing highways in a dangerous manner such as by stepping into a highway where his or her presence would be obscured from drivers.
- Regarding marijuana, police are prohibited from stopping, searching, or seizing a person, place, or thing on the basis of the smell of marijuana. However, this does not apply in an airport.
- Learner's Permit Violations. Violations of restrictions such as that a person with a learner's permit can have only one passenger in the vehicle who is under the age of 21 or not drive between the hours of midnight and 4:00 a.m. can no longer be the basis of a traffic stop.

We welcome your referrals!

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Deb Dishes:

I found a recipe to make an egg roll flavor bowl meal without greasy, fried wontons. You will need 2 Tbsp. olive oil, 1 lb. ground meat, 1 ½ c sweet onion finely diced, 1c shredded carrots, ½ tsp. ginger paste, 3 cloves garlic crushed, ¼ c chicken broth, 5 c shredded cabbage, 2 Tbsp. soy sauce, 2 tsp. rice wine vinegar, ½ tsp. salt, ¼ tsp. pepper, 1 tsp. toasted sesame oil, and optional toasted sesame seeds and green onions. In a large sauté pan over medium heat drizzle 1 Tbsp. olive oil and add meat. Cook for 5-6 minutes. Push meat to the side of the pan and add onion and 1 Tbsp. of oil. Sauté for 3-4 minutes. Add carrots, garlic, and ginger and sauté for 2 minutes. Stir the carrots and meat together. Pour broth in the pan and scrape the bottom to deglaze it. Add cabbage, soy sauce, vinegar, salt, and pepper. Stir well and cover with a lid. Reduce heat to medium-low and cook for 12-15 minutes, or until cabbage is tender. Just before serving add toasted sesame oil and top with green onions and toasted sesame seeds. Serve over rice, cauliflower rice, or eat it in a bowl by itself. See the full recipe in our Parks Zeigler Family Cookbook 2021 Edition on our website at www.pzlaw.com/library/pz-family-cookbooks.cfm.

VIRGINIA MUSIC VENUES REOPENING

Even though Summer is coming to an end, many outdoor live music venues are opening for the first time in over a year. While live music is returning, individual events and venues continue to face obstacles as they try to reopen the gates.

In Virginia Beach, [Veterans United Home Loans Amphitheater](#) has 12 concerts scheduled including Alanis Morissette w/ special guest Garbage, Pitbull: I Fell Good Tour, Dave Matthews Band, Dierks Bentley – Beers On Me Tour 2021, Chris Stapleton’s All-American Roadshow, and finishing out the season with Jonas Brothers: The Remember This Tour.

In Portsmouth, [Atlantic Union Bank Pavilion](#) has 6 concerts scheduled including Earth, Wind & Fire and Harry Connick Jr. and his band, Time to Play!

In Roanoke, [Dr Pepper Park at the Bridges](#) is located at the base of Mill Mountain and enjoys a view of the Roanoke Star. Their schedule includes 13 concerts headlining The Marshall Tucker Band, Tom Petty Tribute: The Wildflowers, Nitty Gritty Dirt Band, Pink Floyd Tribute: Us and Floyd, and finishing out the season with 38 Special on October 15th.

Venues are facing the same staffing issue as other industries. If you are going to attend one of the many concerts, we recommend you pack a bit of patience and enjoy yourself.

Family Corner



Lia and her son enjoyed a beautiful day picking heather at a local farm.



Shelly soaking up the sun at the lake.



Olympic Gold

Today’s Olympic gold medal may look like solid gold, but it is mostly composed of silver (at least 92.5%), with a real gold exterior of at least six grams. They must measure at least 60mm in diameter and 3mm thick. The 1912 Olympic games were the last time a medal was made of pure gold.



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- Virginia Music Venues Reopening
- 2021 Olympics

2021 Olympics

As the 2021 Olympics come to an end, we thought it would be interesting to share some statistics on the United States participation in the Games. The United States sent 613 athletes to the Tokyo Olympics, its second-largest Olympic delegation, behind the 648 who competed in the 1996 Atlanta Games. The U.S. roster included 329 women (53.7 percent), with athletes such as gymnast Simone Biles, swimmer Katie Ledecky, and sprinter Allyson Felix headlining the field. This marked the third consecutive Olympics where Team USA sent more women than men to the Games.

This year's official 2021 Olympic program included 33 sports, up from 28 in 2016. The new sports added were baseball/softball, karate, skateboarding, sports climbing, and surfing.

Virginia was represented by 10 athletes in 6 sports:

Basketball:	Keldon Johnson (Sterling)
Boxing:	Troy Isley (Alexandria)
Cycling BMX:	Justin Dowell (Virginia Beach)
Rowing:	Claire Collins (McLean)
Swimming:	Townley Haas (Henrico)
	Torri Huske (Arlington)
	Andrew Seliskar (McLean)
Track and Field:	Michael Cherry (Chesapeake)
	Grant Holloway (Chesapeake)
	Trevor Stewart (Lorton)

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IN THIS ISSUE:

- New Virginia Laws In Effect July 1st
- Norfolk Botanical Gardens
- What is Probate?



Norfolk Botanical Gardens - Photo courtesy of Kelly Parks



Kellam's Corner: We hope everyone had a safe and enjoyable 4th of July. The Parks family traveled to OBX for our annual holiday vacation, enjoying the "more normal" vibe than last year with lots of amazing fireworks. We're also pleased that our daughter's dance studio, [Studio 17 Dance](#), has weathered the pandemic with fantastic summer intensives and a December showcase planned.

On the firm front, what a year makes for being able to get to court. Last year at this time the courts were just starting to open up again and now all courts are open for business (albeit with significant backlogs). We continue to push forward on all of our cases for the benefit of our clients.

Kellam

Trusts & Estates

Probate is the court-supervised legal process of settling the estate of a deceased person. If there was a last will and testament, the procedure serves to appoint the named executor and the court supervises the distribution of assets according to the wishes of the deceased person. If the decedent dies without a will, the court must appoint an administrator for the estate and distribution is in accordance with law. Hiring a probate lawyer is not a legal requirement but if you are involved in probate, you may want to speak with an attorney for advice – especially if you are serving as the executor or administrator. We can help.



Did You Know?

Bourbon, often referred to as American Whiskey, is considered a Kentucky drink but bourbon's roots are Virginian. Fayette County was located in southwest Virginia until 1792 when county lines were redrawn, and the area became part of the new state of Kentucky.





"To plant a garden is to believe in tomorrow."

— Audrey Hepburn

NEW VIRGINIA LAWS IN EFFECT JULY 1ST

Hundreds of new laws in Virginia went into effect July 1st. Here is a handful that could affect your life, with links to the laws and a few articles we've written about some of the law changes:

RECREATIONAL MARIJUANA Adults 21 and older are now allowed to have up to an ounce of marijuana for recreational private use and gift up to one ounce of marijuana to another adult.

Last year, Virginia had initiated steps to legalize marijuana by 2024, however Governor Northam signed [S.B. 1406](#) and [H.B. 2312](#) which accelerated legalization. These laws also allow each household to cultivate up to four marijuana plants, so long as they are kept away from children and clearly labeled.

Retail sales of marijuana, however, won't be legalized until 2024.

[Click here](#) for an detailed overview of the new law.

DEATH PENALTY [H.B. 2263](#) and [S.B. 1165](#) make Virginia the 23rd state to abolish the death penalty. This includes those persons currently under a death sentence.

ALCOHOL SALES [H.B. 1879](#) and [S.B. 1299](#) allow restaurants to continue to sell cocktails for takeout and delivery until July 1, 2022. This was something that was made legal during the pandemic.

RELEASE OF BALLOONS OUTDOORS [H.B. 2159](#) prohibits any individual 16 years of age or older, including a corporation, from intentionally releasing, discarding, or causing to be released or discarded any nonbiodegradable balloon outdoors. There is a civil penalty for those convicted of \$25 per balloon to be paid into the

Game Protection Fund. The impact of the trash resulting from released balloons is larger than many realize; ranging from power

outages due to power lines being hit to endangering wildlife (as everything that goes up comes down). The intent of the law is to primarily discourage mass releases at events to "reduce the impact."

DISCRIMINATION AND MILITARY STATUS [H.B. 2161](#) and [S.B. 1410](#) prohibit discrimination for public accommodations, employment, and housing because of a person's military status or their spouse's military status.

ENDING PRESUMPTIONS AGAINST BAIL [SB 1266](#) eliminates provisions regarding the rebuttable presumptions against being admitted to bail. Thus, instead of a defendant having to establish why they should not be held in jail, it is now the prosecution's duty to prove why they should be held in jail.

CONSIDERATION OF MENTAL CONDITION – CRIMINAL PROCEEDINGS [H.B. 2047](#) permits the admission of evidence relating to a defendant's mental condition at the time of the alleged offense if such evidence (i) tends to show the defendant did or did not have the specific mental state required for the offense charged and (ii) is otherwise admissible pursuant to the general rules of evidence. Prior to this, Virginia law barred any evidence of a defendant's mental illness unless he or she pled not guilty by reason of insanity.

More laws are discussed here: <https://www.pzlaw.com/library/new-virginia-law-updates-july-1-2021.cfm>

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Deb Dishes:

July is usually the hottest month of the year in Virginia, so I was looking for something quick, light, but still full of flavor. I thought I could incorporate fruit, meat, cheese, and have an appetizer that was quite satisfying for several taste factors and fun to eat. This sweet-salty-creamy recipe, with a touch of twang, is the ultimate combination in one bite! I love to make melon balls and eat them with cool toothpicks. I choose a nice ripe cantaloupe. You will need 1 melon, 12 small mozzarella balls, 12 fresh basil or spinach leaves, 12 thin slices of prosciutto, balsamic glaze, and medium length skewers. Cut the melon in half, scrape out and discard seeds. Using a melon ball scooper, make nice round balls. I had about 50 balls from my melon, so there will be plenty. I did not find small balls of cheese, so I bought a big one and created smaller scoops. Layer the cantaloupe, spinach leaf, mozzarella, prosciutto and a second ball of melon. Once you have a tray full, drizzle the balsamic glaze over the skewers and serve. See the full recipe in our Parks Zeigler Family Cookbook 2021 Edition on our website at www.pzlaw.com/library/pz-family-cookbooks.cfm.

NORFOLK BOTANICAL GARDENS

Exploring the great outdoors in Hampton Roads extends farther than our fantastic local beaches. As the summer months carry on, are you searching for a special outdoor experience for your family?

Give your family a summer fun-day and visit the Norfolk Botanical Gardens! [Norfolk Botanical Gardens](http://www.norfolkbotanicalgardens.org) offers families unique summer experiences that differ from traditional summer activities, like visiting the beach.



Photo courtesy of Kelly Parks

Did you know the Norfolk Botanical Gardens is one of the only gardens in the United States that you can visit by tram, boat, and foot? Adding to the unique garden experience is the large collection of camellias, roses, crape myrtles, and a Butterfly House that cover the 175-acre gardens. The Gardens offers visitors 14 miles of paved and unpaved paths to explore, as well as a 3-acre Children's Garden—plenty of ground to cover for a fun-filled summer day. Check out the [bloom chart](#) to check which local flora and fauna are in season before your visit.

There is a [calendar](#) full of summer garden events available for visitors to attend, ranging from exploration activities to garden and “dig deeper” learning sessions, as well as family events and events rooted in wellness. Truly, there is something for everyone.

Indulge in nature by taking a tour of the Gardens. The Gardens is also encouraging picnicking (as long as you leave the grounds better than you found them) so pack a lunch and enjoy the scenery.

Year-round memberships are available for purchase on the [membership page of their website](#). Visitors can also [purchase day passes](#); groups of 20 and over can get discounted group tickets! For more information, visit <https://norfolkbotanicalgarden.org/>.

Family Corner



Ed's daughter caught the big one.



Kellam and Kelly enjoying 4th of July at OBX.



Mai Tai

While the history of the Mai Tai is often debated, the irresistible taste is never called into question. It is believed that the Mai Tai was created in 1944 by a bartender known as Trader Vic, in Oakland, CA. In the mid-60s, the Mai Tai was widely considered to be the world's most famous mixed drink and in fact was blamed for a world-wide shortage of quality rum. Mai Tai comes from the Tahitian word for “very good.”



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Legal Tips:

Myths About Virginia Driving Laws TRUE OR FALSE?

It's Illegal to Drive Barefoot in Virginia – False

Many people believe it is illegal to drive without your shoes on but that is not the case in Virginia. While drivers are encouraged to wear safe footwear (e.g. sneakers or loafers), it is not against the law to go shoeless.

Driving With your Interior Lights on is Illegal – False

While not technically illegal in Virginia to drive with your interior lights on, from a safety perspective, it's not a very good idea; it makes seeing the road clearly at night more difficult for the driver.

Red Cars Get More Speeding Tickets – False

According to the Insurance Information Institute and Insurance Trade Association, "there is no data to support the assertion that red cars receive more traffic tickets than cars of any other color."

New address? New phone number? New Email? Help us stay current by letting us know. Call Deb at 757.453.7579 or email her at dmontagna@pzlaw.com. If you wish to unsubscribe to this newsletter, please call Deb. Thanks!

STAYING *in Touch*

June 2021 Newsletter | VOLUME 10 - ISSUE 6 | www.pzlaw.com

This publication is intended to educate the general public about various issues. It is not intended to be legal advice. Every case is different.

IN THIS ISSUE:

- Swimming Pool Injuries
- Virginia Safari Park
- Summertime Driving Tips



Cybersecurity



about, close the email and call the company or person directly to ask about the message.

Cyber-attacks are on the rise and anyone can fall victim. We highly recommend that you do not click random links in emails even if you think you know who the email is from. Also, don't download files in emails! The only exception to these rules is if you are expecting the link or files. If you receive an email from a person or company that you are not expecting and are not certain



Brandon's Soapbox: June marks the end of the second quarter of the year and what a different place we are in compared to last year. Our office is open to clients although we do ask if you aren't vaccinated to please wear a mask. We continue to offer the option of phone or video calls for those clients that prefer not to come to the office.

Our new Roanoke office located at 25 Church Ave, SW is now open for business. Managing partner Kristen Konrad Johnstone has over 25 years of experience and will focus primarily on family law matters, civil litigation, and criminal defense. Kristen brought with her Mike Darmante who has made a name for himself in the Valley through his hard work and preparation. With the addition of Kristen, Mike, and their staff, Parks Zeigler now has 13 attorneys, 10 paralegals and 7 staff members across three cities to service your needs.

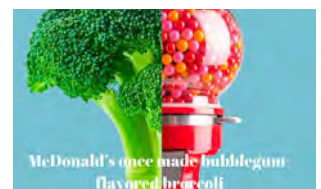
In other firm news, our Chesapeake office will be moving this Fall – but not far. We closed on a new building and, as long as the renovations go as planned, we expect to be moved into the new space, even closer to the court complex, by the end of September.

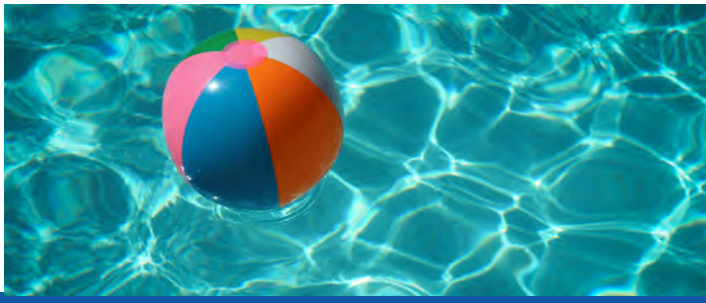
Wishing you a fun and healthy summer!

Brandon

Did You Know?

In 2014, McDonald's created bubblegum-flavored broccoli. Unfortunately, kids were confused by the taste and the item was considered a failure.





"You only live once, but if you do it right, once is enough."

— Mae West

SWIMMING POOL INJURIES

Summertime is synonymous with swimming pools and many are excited to escape the heat in local pools. Unfortunately, accidents can happen. It is important to always be careful in and around water.

Many of the accidents that occur at pools fall under the category of what is termed "premises liability." Premises liability actions in Virginia can be complex and require proof of certain elements in order to establish a property owner's negligence.

What are Premises Liability Actions?

Property owners have certain duties regarding people who visit their property. Injured persons must prove that the property owner owed them a legal duty. This legal duty often depends on what class of visitor they fall into – an "invitee," "licensee," or a "trespasser." In short, an invitee is someone that the property owner invited to the property and the person accepts the invitation, a licensee is someone who enters the property for their own purposes and with the knowledge and consent of the owner, and a trespasser is someone the unlawfully enters the land of someone else. The duties owed to people on property flow from the most to the least within these three categories.

Beyond establishing whether and what duty of care is owed, an injured person must prove that the property owner breached the duty of care, and the breach was the proximate cause of the injuries. A property owner cannot be held liable for injuries that are unpredictable or do not have a reasonable link to the property condition. In addition, the injured person must show that the owner either had actual or constructive notice of the defective condition. In other words, the injured

person must demonstrate that the property owner either knew or reasonably should have known of the condition on the property that caused the injuries.

Public Swimming Pools

Owners of public swimming pools must comply with all federal and state safety regulations regarding swimming pools. Such regulations include the construction and maintenance of fencing surrounding the pool of a certain height and the utilization of self-latching gates. Commercial pool owners are responsible for maintaining pool drains, pool decks, and water quality. In addition, the owner of the pool owes a duty to maintain the property in a safe condition and to warn guests of any dangers the owner knew or should have known about.

Wet and slippery surfaces are common at local pools. Generally, the owner of a public swimming pool must take reasonable measures to guard against those accidents which common knowledge and experience demonstrate are likely to occur.

No Running!

We have all been by the pool when the lifeguard yells "no running" to an overly excited child who is running toward the water. Virginia is one of five remaining jurisdictions that still applies "contributory negligence." Contributory negligence means that any negligence on the part of an injured person, no matter how slight, that contributes to the injuries, bars them from recovery for the injuries. Even if the property owner is 99% responsible for causing an injury, if the injured person is 1% negligent in such a way that contributes to the cause of the injury, that person cannot recover for those injuries. So, don't run!

We welcome your referrals!

We value our clients and want you to come to us for any legal need you may have, no matter the type of case. If it is in an area we do not practice, we will refer you to a trusted colleague to take care of you as we would. If you refer someone to us, we promise to answer his or her questions and provide first-rate, attentive service. Thank you for your referrals and for continuing to come back to Parks Zeigler.



Deb Dishes:

After a year of isolation, it's a great time to get outside and throw a Summer Solstice Celebration! Check our website for recipes like crab pie, blackened sea scallops, Lia's summer salad, island pork tenderloin, cucumber salsa, and many more! Here's a new griller recipe. Skinny Grilled Sriracha Chicken with Garlic Cilantro Rice. For the chicken you will need 8(8-inch) bamboo skewers, 1tsp vegetable oil, 1Tbsp Sriracha sauce, 1Tbsp gluten-free reduced-sodium soy sauce, 1tsp grated ginger root, 1lb boneless skinless chicken breasts, cut into 32 pieces and grilling spray. For the rice you will need 1c uncooked jasmine rice, 1 ¾ c water, 4cloves finely chopped garlic, 1/4tsp salt, 1/2c chopped cilantro, and lime wedges. Soak skewers in water 15 minutes. In medium bowl, mix oil, Sriracha sauce, soy sauce and ginger root. Add chicken pieces; toss to coat. On each skewer, thread 4 pieces of chicken; cover and refrigerate until ready to grill. In 2-quart saucepan, heat rice, water, the garlic and salt to boiling over high heat. Stir; cover and reduce heat to low. Cook 20 minutes. Remove from heat; let stand 5 minutes. Fluff with fork; stir in cilantro. Spray and heat grill. Place chicken skewers on grill over medium heat. Cover grill; cook 8 to 10 minutes, turning occasionally to cook on all sides, until chicken is no longer pink in center. Serve skewers over rice with lime wedges. . See the full recipe in our Parks Zeigler Family Cookbook 2021 Edition, on our website at www.pzlaw.com/library/pz-family-cookbooks.cfm.

VIRGINIA SAFARI PARK

If summer boredom is setting in, and you are in search of a fun family outing, head out to Natural Bridge, VA where you will find Virginia's only drive-thru safari. It has a 180-acre drive-thru adventure featuring animals of all sizes, shapes, and colors.



From the safety of your car, you will have the opportunity to feed animals up-close while they run free and frolic in a natural setting. During your drive, you will see llamas, camels, antelope, deer, bison, ostrich, elk, zebra, and many more animals. Located in the Shenandoah Valley, with the Blue Ridge Mountains as your backdrop, this 3-mile drive of wandering road thru a natural habitat of wild animals is sure to impress.



In addition to the drive-thru safari, the park features 10 acres of walk-thru exhibits. As you stroll thru this exhibits you will have the opportunity to stop at the giraffe feeding station, observe Bengal tigers at the tiger territory, observe king cheetahs, feed and pet goats and other farmyard animals, stroll through a bird aviary, stop by the penguin pool, and hop through the kangaroo walk-about.

They have a gift shop and picnic shelters are available for you and your family to enjoy a nice break. For more information, visit <https://www.virginiasafaripark.com/>.



OYSTERS ROCKAFELLER

The wide availability and variety of Chesapeake Bay oysters bring a distinct local flair to this dish. I (Brandon) start by cooking down bacon. Using the flavors from that pan I then warm garlic and scallions in melted butter for about 3 minutes, just long enough for the garlic to open and scallions to soften. I next mix in fresh spinach and sauté until wilted. Throw in a splash of white wine, lemon juice, cream, Romano cheese, and pepper. Heat until the mix thickens. Once reduced, chill the mixture in the fridge until ready to serve. When ready, top each oyster with a tablespoon of the mixture, sprinkle with panko breadcrumbs, place in a 350-degree preheated oven and bake until golden brown. Enjoy!

Family Corner



Geri's daughter Kendall is spending the summer working in Denali, Alaska.



Caryn and her husband Marc spent a week cruising the Chesapeake Bay.



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INSIDE THIS ISSUE:

- Swimming Pool Injuries
- Virginia Safari Park
- Summertime Driving Tips

Summertime Driving Tips:

Summer is here and that often means road trips to popular vacation destinations. According to the National Highway Traffic Safety Administration, in 2019, 9,050 fatal car crashes occurred nationally during the months of June through August. Prevention and planning prior to hitting the road can help keep you and your family safe on our roadways.

Here are five tips for staying safe behind the wheel so you can enjoy this summer:

1. Regular Vehicle Maintenance

The extreme summer temperatures can take a toll on vehicles. Make sure to check your tire pressure and tread before a road trip and inspect cooling systems to make sure they are in working order to prevent the vehicle from overheating.

2. Check the Weather Forecast.

Summer storms can pop up with short notice and bring with them blinding rain and heavy winds. Check the local forecast before starting your road trip and periodically check for any changes to the forecast.

3. Never Leave Children and Pets in Parked Vehicles.

According to the National Weather Service, a vehicle's inside temperature can reach 100 degrees in 25 minutes when the outside temperature is only 73 degrees. Do not leave children or pets alone in a parked car, even for only a few minutes.

4. Wear Sunglasses.

While also a favorite summertime fashion statement, sunglasses protect your eyes from glare, which can reduce visibility and cause accidents.

5. Maintain a Proper Lookout.

The summer months mean more people are on the road. Be aware of pedestrians, bicyclists, and motorcyclists who are sharing the road and maintain a safe following distance. In addition, vacationers who are unfamiliar with the area may drive slower or make sudden lane changes.

New address? New phone number? New Email? Help us stay current by letting us know. Call Deb at 757.453.7579 or email her at dmontagna@pzlaw.com. If you wish to unsubscribe to this newsletter, please call Deb. Thanks!

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This publication is intended to educate the general public about various issues. It is not intended to be legal advice. Every case is different.

IN THIS ISSUE:

- The Importance of a Good Credit Score
- Cape Henry Lighthouse
- Mint Juleps

SUMMER HOURS June 1st - September 3rd

Monday	8:00 - 5:30
Tuesday	8:00 - 5:30
Wednesday	8:00 - 5:30
Thursday	8:00 - 5:30
Friday	8:00 - 12:00

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Kellam's Corner: I remarked last May about what a difference a year makes between 2019 and 2020. I'm pleased to say that this time in 2021 compared to May 2020 is a marked improvement. With vaccines rolling out with greater frequency and the relaxing of the pandemic restrictions, we're easing back into "normal" life. As one sign of this, Parks Zeigler started seeing clients in person again on May 24 and masks are optional for vaccinated visitors.

I also announced last May the addition of our 10th attorney, Ed Booth. This May we're excited to announce not only the addition of two more attorneys (bringing us to 13) but also the opening of our third office located in Roanoke. We are excited for the opportunity to bring our experience and skills to the Roanoke valley area. We invite you to check out the new attorneys and office on our website.

Kellam

Credit

In many ways, the coronavirus crisis has allowed, or forced, the way to better budgeting. In 2020 consumers have paid down debt and saved more than they have in decades. Altogether, Americans have repaid almost \$83 billion in credit card debt in 2020 - a record. As restrictions are lifted and people are vaccinated, many predict consumer spending will increase and undo some of the recent progress made toward paying down debt.



Did You Know?

Shopping malls are designed to deliberately disorient visitors, causing them to lose track of time and where exactly they are. An Austrian architect Victor Gruen identified how an intentionally confusing layout could lead to consumers spending more time and money in a shopping venue.





*"To the world you may be just one person,
but to one person you may be the world."*

— Dr. Seuss

THE IMPORTANCE OF A GOOD CREDIT SCORE

We all know creditors use your credit score when evaluating you for loans and credit cards but many of us give very little thought to how much impact your credit score has on these decisions until it is too late.

FICO Score 8 is the most commonly used version by all three credit bureaus. Credit scores range between 300 and 850, with a score of 670 or above considered good, and a score of 800 or above considered exceptional. According to Experian, the average FICO score is 711. The higher your score, the more confident creditors are that you will repay your future debts as agreed and therefore they are willing to offer better rates.

According to myfico.com, data is grouped into five categories that affect all credit scores:

- Payment history (35%) is the biggest factor. Please note, late payments can stay on your credit report for 7 years.
- Amounts owed (30%) takes into account the percentage of your available credit you use. Using a larger portion, or percentage, will lower your score.
- Length of credit history (15%) is important so keeping accounts open with low credit usage is extremely helpful.
- Credit Mix (10%) looks at the mix of credit cards, retail accounts, installment loans, finance company accounts, and mortgage loans. Having a mix of these is advised.
- New credit (10%) reflects how many accounts you open in a short time. Be careful not to open too many accounts too rapidly.

While there is a mix of information used to calculate credit scores, the following information is not considered when calculating credit scores:

- Your race, color, religion, national origin, sex or marital status. (U.S. law prohibits scoring formulas from considering these facts).
- Your age.

- Your salary, occupation, title, employer, date employed or employment history. While this information is not used to calculate your credit score, lenders consider this information in making their overall approval decisions.
- Where you live.
- "Soft" inquiries (e.g. you pulling your own credit or existing creditors checking)

A stronger credit score offers consumers a host of opportunities. With interest rates at an all-time low, you will likely not qualify for the best deals unless you have a credit score in the mid-700s or above.

While it takes time to raise your credit score, here are some strategies to quickly improve or rebuild your score.

- Pay all incoming bills on time.
- Make frequent payments.
- Pay off some existing credit card debt.
- Check your credit reports for errors and dispute mistakes immediately.
- Request a spending limit increase on your existing credit cards.
- Become an authorized user on a friend or relative's credit card who has a high credit limit (however be careful as you'll take a hit if they don't pay their bill on time).
- If your credit isn't the best, get and use a secured credit card that requires cash up front. These act like a normal card and your on-time payments help your credit.
- Keep credit cards open.

A higher credit score buys you more financial opportunities, but we always recommend you use your credit wisely. Hopefully 2021 will be a healthy year for you and your credit. If you see any errors on your reports, call us to help..

We welcome your referrals!

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Deb Dishes:

May is strawberry picking time! Time to switch to fruity, cool, healthier snacks. I chose Strawberry Bliss Balls as a quick, easy, and fun to make energy ball. You will need 1 to 1.5 cups sliced strawberries, 1.5 cups oats, 1 cup sunflower seeds, 1/2 cup desiccated coconut (unsweetened, finely chopped), 1 Tbsp maple syrup, 1 tsp pure vanilla extract, and another 2 Tbsp desiccated coconut, for coating. I found I could get several of these ingredients in the bulk section of the store, so I only bought what I needed for this recipe. Put strawberries, oats, seeds, coconut & vanilla in a food processor. I just have a mini one & it worked fine. You need to be patient to allow the mixture to become a combined, rollable paste. I put my mixture in the refrigerator for about 10 mins to make it easier to form balls. Take a tablespoon of the mixture & roll into a ball. Then roll the ball in a bowl of the coconut. Store in the refrigerator for up to 3 days or freezer for up to 3 months. You can substitute the maple syrup with honey. Or the strawberry with blueberries! See the full recipe in our Parks Zeigler Family Cookbook 2021 Edition on our website at www.pzlaw.com/library/pz-family-cookbooks.cfm.

CAPE HENRY LIGHTHOUSE

Virginia Beach is home to the 4th oldest lighthouse in the country, also America's first lighthouse authorized by the U.S. government. In 1792, the Cape Henry Lighthouse was the first federal construction project authorized by President George Washington after the Revolutionary War. During the civil war it was damaged by Confederate troops. In 1881, because of safety and stability concerns, a second lighthouse was built approximately 350 feet from the original. Both lighthouses still stand side by side at the north end of Virginia Beach surrounded by the Joint Expeditionary Base Fort Story (JEBFS) and are open to the public year-round.



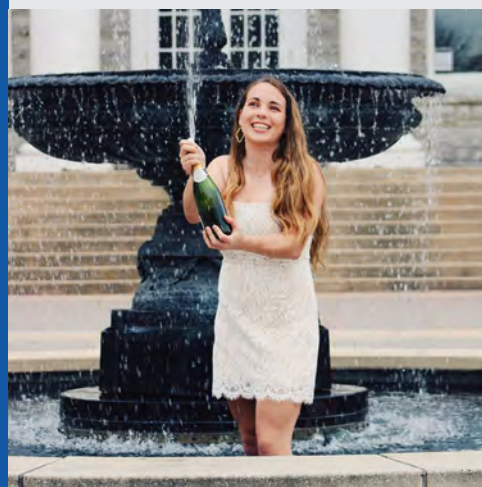
Entrance to the Cape Henry Lighthouse requires you to pass through the JEBFS security check point where you will be required to show an authorized government ID for all persons over the age of 16, proof of vehicle insurance, and consent to vehicle inspection. Once through security, you will board a shuttle and transported to the lighthouse site.

The Cape Henry museum and gift shop is located at the base of the original lighthouse. Climbing of the original lighthouse is open to anyone at least 42" tall, and in good health. A spiral staircase made up of 191 stairs will lead you to a breathtaking view of the intersection of the Chesapeake Bay and the Atlantic Ocean. For more information, please visit <https://preservationvirginia.org/historic-sites/cape-henry-lighthouse/>.

Family Corner



Jackie's newest family member is a wirehair dachshund named Dug. He 16 weeks old and quite the escape artist.



Congratulations to Krista on her graduation from James Madison University. Go Dukes!



Mint Juleps

The Mint Julep was first prescribed in 1784 for stomach issues, and in 1803 was described in a book in London as "a dram of spirituous liquor that has mint steeped in it, taken by Virginians of a morning." Each year approximately 120,000 mint julep drinks are served over the 2-day Kentucky Derby race period. I (Kellam) always choose Woodford Reserve, which happens to be the official whiskey of the Kentucky Derby, but you can make it with any quality bourbon of your choice.



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INSIDE THIS ISSUE:

- The Importance of a Good Credit Score
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Legal Tips:

Never Sign Something Without Reading It First

When faced with a legal document, agreement, lease, or contract, we recommend that you always read and understand the document prior to signing it. While this may seem tedious, understanding what is expected of you, and what you are agreeing to, is vital if an issue arises.

You should also always get a copy of the document. If you are unable to get a copy, take a picture with your phone or a screengrab with your computer.

Know Your Rights. In many cases, the average person may not fully understand their legal rights. If you find yourself in a situation and don't understand your rights, you should never be afraid to reach out to an experienced attorney to have your rights explained to you. This will help you make an informed decision and protect yourself should a legal matter arise.

New address? New phone number? New Email? Help us stay current by letting us know. Call Deb at 757.453.7579 or email her at dmontagna@pzlaw.com. If you wish to unsubscribe to this newsletter, please call Deb. Thanks!

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IN THIS ISSUE:

- Electronic Wills
- 5 Virginia Beach Bike Trails
- How To Avoid Probate



Small Business



Many solo-entrepreneurs and partnerships make the mistake of thinking they do not have the same legal obligations as bigger enterprises. They often believe if legal issues arise as they grow, they can bring in an attorney when needed. This mistake can cost a lot of money and sometimes shut down the business. We recommend you consult an attorney before you launch your business, get it set up correctly from the start, and routinely discuss operations along the way.



Brandon's Soapbox: I hope everyone is well and that the spring weather allows you to get outside and enjoy the fresh air. We continue to limit access to our office to protect our clients and staff. We will reevaluate our decision after Memorial Day. This target is ever-changing due to infection rates, vaccine availability, and everyone's health.

We have many changes happening at Parks Zeigler; most are behind the scenes to improve our ability to service our clients. Being a technology-forward firm requires constant upgrades to both hardware and software. We are in the process of building out a new, more powerful practice management system. This robust new system (still cloud-based) will allow us to deploy many new features, increasing our efficiencies, and enhancing our client communication. We have many more changes in the works that we'll be sharing in the coming months.

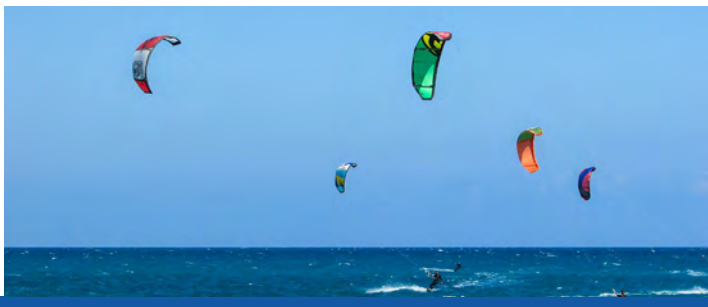
Wishing you a safe and healthy spring,

Brandon

Did You Know?

The moon has moonquakes, just as Earth has earthquakes. While these quakes are less common and less intense than the shakes that happen on Earth, moonquakes are believed to be caused by tidal stresses related to the distance between Earth and the moon.





"Life is like riding a bicycle. To keep your balance, you must keep moving."

— Albert Einstein

Electronic WILLS

A little over a year ago, the pandemic closed courts, businesses, and law offices, sending nearly everyone home to work virtually, regardless if they were prepared. While Parks Zeigler, already in the cloud, was particularly well-suited to the new remote workplace, one area of the law was not prepared for a remote environment: Wills. Virginia has rejected a proposed Electronic Wills statute repeatedly, leaving clients little alternatives to a traditional Will signing with two witnesses and a notary, all present in the same room together, signing the Will in each other's presence. Attorneys were forced to get creative to get Wills signed traditionally while reducing the risk of exposure to COVID, resulting in parking lot signings and social distancing in large conference rooms.

So, the question remains, what is an Electronic Will and why hasn't Virginia adopted the practice? The statute presented in 2021 was the Uniform Electronic Wills Act. It would have allowed a Will to be electronically executed as long as the testator and the witnesses are in the physical or electronic presence of each other. This requires real time interaction via video where the witnesses can see the testator and each other. It also requires an electronic notary, which is a special notary who uses special software to apply their notarial signature and seal to an electronic document. A major difference for Electronic Wills is that they may be revoked only by a new Will or by a written (may be written electronically) revocation. The Electronic Will must be readable as text at the time of execution, so "video wills" would not be validated by the Electronic Wills statute. Earlier versions of the Virginia

Electronic Wills statute presented to the General Assembly provided additional safeguards with companies or persons to act as qualified custodians of Electronic Wills and maintain the Electronic Will.

Under the proposed law, once a testator dies, a Will is presented to the Clerk of Court either electronically or by a certified paper reproduction of the Will. Either the testator may create the certified copy, or another person may create the certified copy of the Electronic Will by affirming under oath that the paper copy is a complete, true and accurate copy of the Electric Will.

In this year's session, Senators expressed concern that undue influence might go unnoticed in a virtual context. Certainly, Electronic Wills could lead to an uptick in litigation over the testator's mental capacity or the possibility of undue influence. Attorneys are specially trained to evaluate competency and oversee the execution and witnessing of Wills. A Will witnessed by an attorney is given greater weight than a Will witnessed by lay persons alone.

While Virginia remains skeptical about Electronic Wills, several states have enacted the legislation, including Florida in 2020. Florida's law uses the custodian version of the statute, with strict requirements regarding who can be a custodian. Given the advance of technology, it is only a matter of time before Virginia comes up with its own Electronic Will laws – it is a question of when, not if.

We welcome your referrals!

We value our clients and want you to come to us for any legal need you may have, no matter the type of case. If it is in an area we do not practice, we will refer you to a trusted colleague to take care of you as we would. If you refer someone to us, we promise to answer his or her questions and provide first-rate, attentive service. Thank you for your referrals and for continuing to come back to Parks Zeigler.



Deb Dishes:

I recently enrolled in Hello-Fresh meal kit delivery. It forces me to cook, which in this past year of pandemic isolation has been a challenge. It's difficult to recreate their recipes, as you are given premeasured mixed herbs and sauces. I have found how to make the Tex Mex seasoning used in the Beef Flautas Supreme recipe! For this delicious baked meal you will need: 1 small yellow onion, 10 ounces lean ground beef, 6 medium tortillas, 1 tsp Cayenne pepper, 1 tsp Chile powder, 1 tsp Cumin, 1 tsp Mexican oregano, 2 Tbs tomato paste, 1/3 c water, 1/2 c shredded Mexican blend cheese, 1 lime, 1 Roma tomato, 4 Tbs sour cream and olive oil. Preheat oven to 425°. Line a baking sheet with foil and lightly coat with olive oil. Save about 1 Tbsp uncooked onion to chop for pico. Add a drizzle of olive oil to a pan, over medium high heat cook onion slices for 3 minutes. Add beef, sprinkle with dry spices. Stir and cook until beef is browned. Stir in tomato paste & water. Simmer until mixture is thickened. Turn off heat. Brush or rub olive oil on back side of the tortillas. Place a spoonful of meat on each one and sprinkle cheese. Roll up and place seam side down on baking sheet, snug to each other. Bake 8-12 minutes, until golden brown and crispy. See the full recipe in our Parks Zeigler Family Cookbook 2021 Edition, on our website at www.pzlaw.com/library/pz-family-cookbooks.cfm.

5 VIRGINIA BEACH BIKE TRAILS

After a long winter, actually long year, most of us are looking to get outside and enjoy the nice spring weather. With over 100 miles of bike trails throughout Virginia Beach, a bike ride is a perfect activity. Spread out around the city, there is a trail for every skill level.

The **Cape Henry Trail**, located within First Landing State Park, is a 7.5-mile trail which stretches from the park's northern border to the southernmost entrance off 72nd Street and Atlantic Avenue. This trail is flat and somewhat shady and is perfect for bird watchers as you will see osprey, egrets, and often an eagle.

The **Sand Ridge Trail**, located in False Cape State Park, is a 6.2-mile trail which runs from the park entrance to the North Carolina state boarder. This is one of the longest, and most difficult trails in the park through one of the last remaining undeveloped areas.

The **Pungo Loop Trail** starts and ends at Red Mill Commons and is a local favorite due to limited traffic and unbeatable views of vineyards, strawberry fields, and waterways. This trail is 19.84 miles so be sure to carry enough water since the first water stop is over 15 miles into your ride.

The **Virginia Beach Boardwalk** offers a separate bike path allowing cyclist to ride along the coast without having to worry about pedestrians or cars. The bike path runs the entire 3 miles and offers many opportunities to stop for a quick bit or libation.

The **Lake Trashmore Loop** is a 1.9-mile trail which circles Mount Trashmore Park. This trail is an easy ride for all levels.

Riding a bicycle is great for relaxation and fun. Please be safe and follow the rules of the road. Virginia Beach city code requires that children under the age of 14 wear a bicycle helmet at all times, but we recommend that everyone wears one no matter the age.

Family Corner

Ashley's boys are the cutest bunnies. (on cover)



Allison's son had a great time hunting eggs.



Shelly and her youngest son at Easter service.



BLUE CRAB SEASON

I (Brandon) enjoy blue crabs and catching them is almost as enjoyable as eating them. In Virginia crabbing season runs from late spring to early winter. There is nothing more challenging than dangling a chicken neck on a line and snatching up a crab into a net - takes a little practice. I only participate in recreational crabbing but if you are interested in crabbing with traps, be sure to check out <https://crabsman.com/virginia-crabbing-regulations-season-locations/> for tips, gear suggestions, and state laws.



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INSIDE THIS ISSUE:

- Electronic Wills
- 5 Virginia Beach Bike Trails
- How To Avoid Probate

Caryn's Counsel:

How To Avoid Probate

Revocable Living Trusts are an excellent way to avoid probate (going through the court to administer an estate) – any assets in your Revocable Living Trust when you die avoid probate. But what if you don't want to bother with a Trust or you don't think you have enough assets to justify a Trust?

1. Payable on Death/Transfer on Death Accounts. One way to avoid probate is to name a beneficiary on your bank accounts or brokerage accounts. This makes them a Payable on Death or a Transfer on Death account. At your death, the bank or brokerage company pays the account to the named beneficiaries.
2. Beneficiary Designations. Life Insurance, retirement accounts, annuities, etc. have the option to designate a beneficiary by filling out their form. When you die, the proceeds are paid to the primary beneficiary, if they are living, but if not living, you can also name contingent beneficiaries to inherit those assets if your primary beneficiary is no longer living.
3. Joint Accounts & Joint Tenancy. Joint Bank Accounts pass by law to the joint owner. Real Estate owned by joint tenants with right of survivorship also pass automatically to the survivor.
4. Revocable Transfer on Death Deeds. Virginia allows you to transfer real estate without probate by recording a Revocable Transfer on Death Deed. It is completely revocable but must be recorded while you are alive to be effective. At your death, your beneficiary files an affidavit and they become the legal owner of the property.

There may be other ways for you to avoid probate, which is a time-consuming and expensive process. Contact us now to set a consult with our estate planning attorney.

New address? New phone number? New Email? Help us stay current by letting us know. Call Deb at 757.453.7579 or email her at dmontagna@pzlaw.com. If you wish to unsubscribe to this newsletter, please call Deb. Thanks!

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This publication is intended to educate the general public about various issues. It is not intended to be legal advice. Every case is different.

IN THIS ISSUE:

- Dealing With An Insurance Company
- Virginia Aquarium & Marine Science Center
- Finding The Right Tax Preparer



Kellam's Corner: Hard to believe it is March again – the 6th anniversary of the firm becoming Parks Zeigler. Since last year, we've added another attorney to our Chesapeake office and extra staff to help run the firm. We've hired a full-time marketing assistant, Clarissa, to help our marketing manager, Geri, keep up with the increased needs. Clarissa is a remote worker; living in South Africa – another way we're modernizing the practice of law.

March also marks a year since the coronavirus hit. Our offices continue to be closed to the public to keep everyone safe and we continually evaluate when we can re-open. Fortunately, our cloud-based and paperless nature has enabled us to take it in stride to continue to help our clients. We hope everyone gets vaccinated soon and that life returns back to a semblance of the pre-coronavirus world.

As always, we're working on some great things at Parks Zeigler and look forward to sharing some big news with you in the next few months.

Kellam

Personal Injury

Attorney Ed Booth was recognized by Virginia Lawyers Weekly for a \$250,000 automobile accident jury verdict, a Top 10 Verdict of 2020. This case involved some unique issues, including a "John Doe" hit-and run defendant and a hotly contested (but successful) claim Ed advanced for punitive damages. Read more about on our website at www.pzlaw.com/library/Ed-Booth-Top-Jury-Verdicts-of-2020.pdf.



Did You Know?

Grapes light on fire in the microwave. Apparently, the fruity fireball occurs when the grape loses electrons and ions cluster to form plasma when the grapes get hot. We do not recommend that you try this.





"Why worry? If you've done the very best you can, worrying won't make it any better."

— Walt Disney

DEALING WITH AN INSURANCE COMPANY

If you were recently involved in an accident and injured, you may be confused and struggling to decide what to do. The last thing you want is to shoulder the burden of the legal aspects of your case, especially dealing with the insurance company, as you try to recover from your accident.

Insurance companies are often difficult to deal with. They always seem to have a bundle of tricks up their sleeves to keep legally unrepresented individuals from receiving the payment they deserve. Here are some expectations to keep note of as you begin the process of settling your case:

Insurance companies will often only offer to pay your copays; they won't acknowledge other bills

In Virginia, you are entitled to the face value of all injury-related medical bills, regardless of whether you have health insurance that pays part of the treatment.

Insurance companies aren't concerned with your future finances

They are not in business to take care of you. To move the case along quickly, an insurance adjuster may offer a tempting settlement offer (though tempting, not what you deserve) in exchange for a full release of all claims. If you accept an offer, the case will be closed. You have one chance to settle your case and obtain appropriate compensation. When you enter into a settlement, your case is, with few limited exceptions, over.

Insurance companies "admitting fault" or taking liability for the accident doesn't guarantee fair payment

If an insurance company admits its insured is at-fault for your accident, this could feel promising; however, it doesn't guarantee you will be paid fairly for your suffering. Really, it just means that the insurance company is acknowledging the at-fault person is indeed at fault.

Additionally, here are some general tips to keep in mind when communicating with another person's insurance company:

- Do not accept the insurance company's first settlement offer, or any offer, without very careful consideration
- Do not give a recorded statement
- Do not "guess" an answer to a question they ask
- Be honest about what you don't know
- Do not provide more information than is asked
- Do insist that they consider the face value of all bills

In summation, insurance companies can be difficult to work with and it often takes an experienced personal injury attorney to help navigate you through the process of settling your case or taking it to trial.

We welcome your referrals!

We value our clients and want you to come to us for any legal need you may have, no matter the type of case. If it is in an area we do not practice, we will refer you to a trusted colleague to take care of you as we would. If you refer someone to us, we promise to answer his or her questions and provide first-rate, attentive service. Thank you for your referrals and for continuing to come back to Parks Zeigler.



Deb Dishes:

Sometimes you want to eat pancakes, but you don't want the heavy feeling of pancakes or waffles. Let me introduce you to the Dutch Baby! It has all the wonderful taste with less density of pancakes but more than a thin crepe. Take 4 eggs, 1 cup whole milk (works best, can use 2%), 2/3 cup flour, 3 Tbsp sugar, ½ stick of melted butter (melt in oven proof pan), splash of pure vanilla extract, thin ¼" slices of apple or pear. Mix eggs, milk, sugar, and vanilla in blender. Melt the butter in an ovenproof skillet and then swirl to coat pan. Pour melted (not hot) butter into the blender mixture, mixing all ingredients, but leave frothy, don't overmix. Place a few fruit slices in buttered ovenproof skillet and then slowly pour batter over fruit. Bake until golden. Your baby will puff up and slide up the side of your skillet. It will be thin so don't feel bad about having a large slice! Serve with a light dusting of powdered sugar, or honey or both. Sometimes we like to add fresh berries to the top and we have been known to, on occasion, add a scoop of ice cream. See the full recipe in our Parks Zeigler Family Cookbook 2021 Edition on our website at www.pzlaw.com/library/pz-family-cookbooks.cfm.

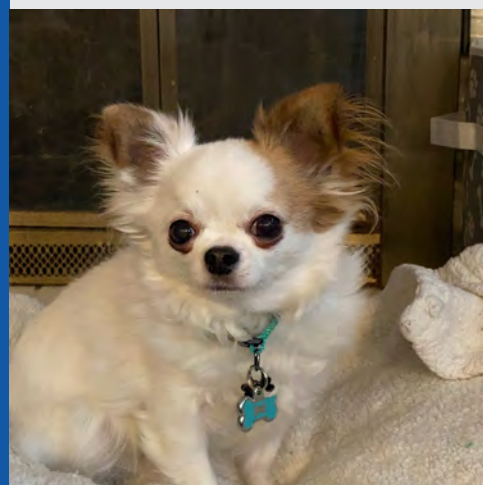
VIRGINIA AQUARIUM & MARINE SCIENCE CENTER

As the weather warms up in Hampton Roads, plan a trip to the Virginia Aquarium & Marine Science Center to learn more about the local marine and aquatic ecosystems. The aquarium features 800,000 gallons full of exotic creatures and local species that inhabit our waterways. Additionally, you and your family can explore the marshlands through hands-on exhibits and nature paths.

One of the most interesting experiences you can have with the Virginia Marine Science Center is the boat trips. If you've never been on a boat trip with the Virginia Aquarium—schedule one for this spring! Since 1989, the experienced marine life experts at the Virginia Aquarium have been taking groups to explore the local coastal marine life on the Atlantic Explorer. There are several excursions you can book for you and your family, including dolphin watching, whale watching, and ocean collections—where you and your family can collect a variety of local marine life to examine up close. Only the dolphin watching excursions are currently open for scheduling, so be sure to buy your tickets online before they sell out. This is a great chance to experience the coastal marine life of Virginia Beach in a safe, responsible way that exposes you and your family to interesting research about the environmental conservation of our local aquatic ecosystems.

As you're planning your trip to the Virginia Marine Science Museum, be sure to buy your tickets in advance. The aquarium is open at a limited capacity to preserve the safety of the faculty, and timed reservations and planned ticket purchases are required. Visit www.virginiaaquarium.com for more information.

Family Corner



Meet Tito - Kelly's newest family member.



Ashley's son Camden with their puppy Tank.



Oyster Farm Boat Tour On The Lynnhaven River

Pleasure House Oyster Farm is offering a boat tour of the Lynnhaven River. Hop aboard and learn about the legendary Lynnhaven Oyster and have a chance to even taste a few. You can bring your own bottle of wine and enjoy a hands-on oyster-farming experience. Afterwards, experience a Chef's Table dining opportunity where you dine on a fresh seafood smorgasbord overlooking the marsh. Not sure which is better, the oysters or the view. For more information, visit pleasurehouseoysters.com.



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- Dealing With An Insurance Company
- Virginia Aquarium & Marine Science Center
- Finding The Right Tax Preparer

Tax Tips

Finding The Right Tax Preparer

It's tax time, and before hiring someone to do your taxes, it's wise to do some research on prospective tax preparers.

When the time comes to file taxes, scammers find a number of ways to take advantage of consumers, exploiting the increased transfer of financially sensitive information. While many scams involve strategic hacks into people's financial accounts or phishing emails to gain information, sometimes it is the tax preparer who is exploiting information exchanged in confidence from a paying customer.

What is it you should look for in a prospective tax preparer?

- Go to the IRS preparer directory and find the name of the preparer you want to hire. Professional tax preparers are required to have a Preparer Tax Identification Number (PTIN). If you don't see their name, do not hire them.
- Visit the State licensing board website to ensure that the preparer's license is valid and in good standing.
- Check out the Better Business Bureau and look for any complaints that may have been filed about your potential hire.
- If your preparer claims to be part of a professional association, visit the website to make sure they are actually a member. You can also contact the association to inquire about any complaints that may have been made against the preparer.

Taking these steps will help weed out problematic tax preparers and provide more information about others you may want to hire instead.

New address? New phone number? New Email? Help us stay current by letting us know. Call Deb at 757.453.7579 or email her at dmontagna@pzlaw.com. If you wish to unsubscribe to this newsletter, please call Deb. Thanks!

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IN THIS ISSUE:

- How Divorce Affects Your Estate Plan
- The Importance of Mentorship
- KEES Travel



Credit



The Fair Credit Reporting Act (FCRA) permits a credit reporting agency to send your credit report to creditors, government authorities, landlords, employers, and others. It must have reason to believe the report was requested for valid use defined under the law. Anyone who uses or obtains a copy of your credit report under false pretenses may be subject to legal penalties. We recommend you review your credit report regularly to ensure its accuracy. You get one free report every year from each agency and can access the information from certain credit cards or services such as Credit Karma or Credit Sesame. Contact us if you see any unauthorized access to your credit or incorrect information is on your file.



Brandon's Soapbox: To best protect our clients and staff, we will continue limiting access to our offices thru March 12, 2021, at which time we will reevaluate the situation. Meetings and consultations will continue to be scheduled via videoconference or telephone. As always, our clients have 24/7 access to their records via our client portal.

2021 is proving to be another year of growth and success for Parks Zeigler. We recently placed a building under contract for our Chesapeake office and are in the process of reviewing our options for upgrading and redesigning the workspace to best suit our needs. We hope to be in the new location by late summer and look forward to unveiling our new workspace soon.

We hope everyone is staying healthy and safe.

Brandon

Did You Know?

Pittsburgh is the only city where all three major sports teams (NFL Steelers, NHL Penguins, and MLB Pirates) proudly wear the same colors. The colors, Black and gold, are the same colors as Pittsburgh's flag, which is based on the coat of arms of William Pitt, the 18th century British prime minister for whom the city is named.





"Have the courage to follow your heart and intuition. They somehow know what you truly want to become."

— Steve Jobs

HOW DIVORCE AFFECTS YOUR ESTATE PLAN

Simply put, divorce is a complicated process. Once involved in a divorce, a lot of time and energy is spent on separation agreements, divorce proceedings, child custody, and more. One item that is often overlooked is your estate plan. It's important to learn how your estate plan will change based on your divorce so you can adjust accordingly and ensure your wishes are carried out. Your ex-spouse most likely is named in some capacity in your estate plan either as beneficiary, executor, and/or power of attorney. If you have a Trust and your ex-spouse is a trustee or beneficiary, you will need to modify the Trust. It is also important that you change the beneficiary on your retirement plans and insurance policies.

How Virginia law impacts on your estate plan

There are several ways Virginia law impacts your former spouse's rights in a divorce. It's imperative to note that Virginia law states that after a divorce, any disposition to a former spouse is revoked. Property passes to you as if your former spouse predeceased you. Additionally, your spouse's appointment as executor, trustee, financial agent or health care agent in your estate plan is revoked. Automatically, your spouse loses power in your estate plan. Though that may take some weight off your shoulders, know that failure to update your estate plan could lead to some chaos in the event of your death.

This lack of planning will cause confusion as to who will be the executor of your estate, especially if you haven't listed a backup executor or trustee. If your original will leaves assets for your minor children to directly inherit, your former spouse could become the guardian of that estate until the minor child turns 18. They would control your child's money until the child is of legal age.

In Virginia law, your divorce extinguishes contingent property

rights between you and your former spouse, like survivorship rights to your assets. If you and your spouse jointly own property or a home together with survivorship rights, your joint property becomes a tenant in common property after your divorce. This means that your heirs will inherit your interest in the property instead of your former spouse.

Additionally, in a Virginia divorce, all revocable beneficiary designations are automatically revoked. Though this is Virginia law, federal law preempts this condition; the decision may be up to the retirement plan administrator to determine whether your former spouse still inherits anything from your estate plan.

Building a new estate plan

Your new will and estate plan should designate who will inherit your property and your custody wishes for your minor children in case you pass unexpectedly. The easiest way to revise your estate plan is to revoke your previous plan and build a new one from scratch. You can revoke your old will and estate plan by simply stating in your new plan that all old wills and plans are revoked, or you can burn or shred the documents.

It's important to note that not all divorces end with poor relationships between the two parties. You may still be friends with or trust your ex, especially with the lives of your minor children, if you have any. You may trust them on various matters and want them to remain included in your estate plan. If so, it's especially important to create a new estate plan that includes them and overrules the Virginia laws that otherwise revoke your old plan. Either way, it's crucial that you connect with an experienced estate planning attorney, so you are guided in the right direction and your assets are protected for you and your minor children.

We welcome your referrals!

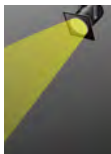
We value our clients and want you to come to us for any legal need you may have, no matter the type of case. If it is in an area we do not practice, we will refer you to a trusted colleague to take care of you as we would. If you refer someone to us, we promise to answer his or her questions and provide first-rate, attentive service. Thank you for your referrals and for continuing to come back to Parks Zeigler.



Deb Dishes:

When you are a busy parent, you like to find slow cooked family friendly recipes that you can quickly toss in a crock pot and leave for later. My daughter, Cara Achor, was searching for something tasty that would not take her long to prepare. She decided on Whiskey BBQ Pork and was glad she did. It's very tasty, easy, and versatile allowing you to make several different meals with your BBQ. You will need 1/2 to 3/4 cup packed brown sugar, 1 can (6oz) tomato paste, 1/3 cup BBQ sauce, 1/4 cup whiskey, 2 Tbsp. Liquid smoke, 2 Tbsp. Worcestershire sauce, 3 minced garlic cloves, 1/2 tsp. Chili powder, 1/2 tsp. Salt, 1/2 tsp. Pepper, 1/2 tsp. Hot pepper sauce, 1/4 tsp. ground cumin, 1 boneless pork shoulder butt roast (3-4 lbs.), and 1 medium quartered onion. In a bowl, mix first 12 ingredients. Place pork roast and onion in a 5 qt. Slow cooker. Add sauce mixture. Cook, covered, on low until pork is tender, 6-8 hours. Remove roast and onion. Cool the pork and discard onion (optional). Shred pork and return to slow cooker and let heat through. Serve on buns, fries, nachos, or baked potatoes. See this recipe, along with many others we have added through the years, on our website at www.pzlaw.com/library/pz-family-cookbooks.cfm.

SMALL BUSINESS SPOTLIGHT KEES TRAVEL



Travel is a luxury for many, especially in times like these. It's important that when you make the decision to travel, you feel you're investing in a positive time for you and your family. That can all be altered by a poor experience with a rental or hospitality management company.

Headquartered in Newport News, KEES Travel is a vacation rental and hospitality management company. The company's values are rooted in stress-free vacations full of unique concierge services and signature amenities, all while prioritizing the quality of the properties for their owners. KEES is a different vacation rental company because they saw a gap in the timeshare rental market – there were no other vacation options other than weekly stays. This time frame doesn't work for every family's budget and time plan, which is what makes KEES Travel a great, affordable, local option for families who can only travel for a few days. It's even stated on their website that "everyone deserves a vacation no matter the length."



The Outer Banks and the Massanutten Resort are some of KEES' most popular vacation rental spots, but you can also book a vacation through KEES for Bella Vista, Destin, Key West, St. Simons Island, Ocean City, Branson, and Williamsburg. If you're a property owner and you're looking to use your property as a timeshare, KEES manages properties through Goodmanagement and can handle the processes that come along with renting your property.

If you're looking to book a getaway for your family or list your property as a timeshare, be sure to contact the KEES travel team at www.keestravel.com for more information.

Family Corner



Ashley's boys made tracks in the snow.



Allison and her son enjoyed the snow.



Melissa's twin daughters with their new friend.



Chocolate Bourbon Balls

Bourbon balls are a favorite of mine (Brandon). Start with bourbon infused pecans. I sprinkle salt, pepper, and cayenne pepper on the pecans and baked for 20 minutes. Once cooled, place in a mason jar and top with your favorite sipping bourbon. Let infuse for 4-5 days. Once pecans are ready, beat 1/2 cup of butter with an electric mixer, gradually beat in 4 cups powdered sugar, then add in 1 cup finely chopped pecans. Form 1-inch balls and place in the fridge until firm. Dip the pecan balls into melted semi-sweet chocolate, top with a whole pecan, and place back in refrigerator to set the chocolate. Enjoy one (or two) with your favorite night cap.



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INSIDE THIS ISSUE:

- How Divorce Affects Your Estate Plan
- The Importance of Mentorship
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Allison's Adage:

The Importance of Mentorship

From the moment I started practicing in Virginia Beach, I was thrown into an infamous divorce matter that had already been going on for six years and continued for another nine years thereafter. The Honorable Frederick B. Lowe was the judge assigned to that matter. Because the case was extremely contentious, we were in court almost every Friday on some type of motion. Over the many years and countless Fridays, Judge Lowe and I got to know each other personally. He became a friend and a mentor to me. We would often chat after court (never about the case!) and he invited me to play golf with him and his bailiff several times on the weekends. He not only taught me a lot about being an attorney, he also gave me valuable golf tips that I try to remember each and every time I swing a golf club. Once the divorce case was finally over and Judge Lowe eventually retired, we still tried to get together several times a year. I even had the privilege of having him officiate my wedding in 2017. Sadly, Judge Lowe passed away this past December. His friendship and mentorship meant the world to me and not a day goes by that I am not thankful for the guidance he provided to me.

My point in telling you all this is to emphasize the importance of being a mentor or having a mentor. Being a lawyer is not easy. There is a lot to know and many pitfalls to avoid. If you are a new attorney and looking for guidance, consider finding a mentor. Whether it is through a young lawyers' association, a mentoring program, or a partner in your law firm. Having that connection, support and friendship can be so important, not only to your career but also to your personal life.

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IN THIS ISSUE:

- Business Planning Guide for 2021
- High N' Dry Outdoors
- 7 Steps To Starting A Small Business



Kellam's Corner: Welcome to 2021! This month marks the 9th year of the law firm. We're fortunate that we've been able to continue to grow, despite the challenges of 2020. In the last year, Parks Zeigler added new people to the team, including two new attorneys; as well as the expansion of our criminal practice area and the addition of new office space in our Virginia Beach location.

As always, we have a few things in the works to improve the firm. One large project starting this month is a new practice management system that will go live by the Fall. It is a significant improvement, utilizing the newest and best that technology has to offer the legal profession to better serve our clients.

We wish everyone an amazing and healthy 2021.

Kellam

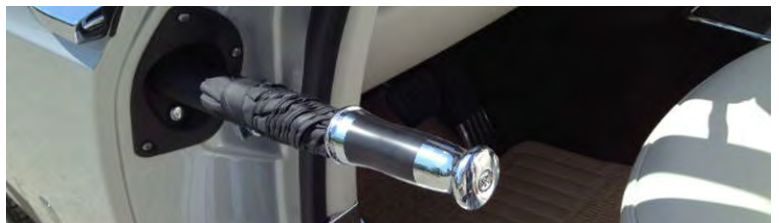
Estate Planning



A Power of Attorney ("POA") can be general or specific, durable or nondurable, or springing. A general POA covers all financial matters, whereas a specific POA is limited, often to a single transaction. A durable POA ends only if it is revoked, whereas a nondurable POA is revoked upon the principal's disability. In Virginia, a POA is durable unless it specifically states that it is revoked upon disability. A principal can also create a springing power of attorney, effective upon the occurrence of a specific event, such as the principal becoming incapacitated.

Did You Know?

Did you know that Rolls-Royce automobiles have a space in the door panel for your umbrella to ensure this rainy day essential is right at your disposal? Out of sight, out of mind, but within reach when it starts raining. Maybe more automobile manufactures should follow suit.





"The two most important days in your life are the day you were born and the day you figure out why."

— Mark Twain

BUSINESS PLANNING GUIDE FOR 2021

Now that 2021 is upon us, it's time to prepare your business for the new year. Creating a yearly business plan can be a daunting task that many want to delay, but it's important to plan and adjust your business strategy and marketing as we venture into 2021. Here are a few steps to get you moving in the right direction.

Reflect on your 2020 business performance

Spend time digging through your company data from 2020—going through records to find trends and patterns will help you assess what needs to be adjusted in 2021. It helps to document your previous 2020 goals and decide if your business met those goals. Do this before you start planning for 2021. Revisit the basics of your company culture to ensure this year's performance matches your company's vision. Focus on the elements stated in your mission statement. Does your business promote a client-focused model? Was that reflected in the results you saw in 2020?

Set specific goals that are benchmarked

Goals can be unrealistic without planning and benchmarking, making them hard to maintain. Be sure to set specific, measurable, and timely goals for your business that can be adapted and benchmarked quarterly. Remember—you don't have to address every company issue in 2021. Planning to address every issue within the company in a short period is overwhelming and leads to management losing interest in the process. Any improvement is better than none.

Build marketing and operational budgets

The next step is to set a realistic budget that meets both your

yearly marketing and operational needs, which is no easy feat. You may be planning to expand your business into a new location, but you also want to run several expensive marketing campaigns to boost business. You might want to design a new website. In your goals, work with your team to decide which projects should be prioritized and fully funded and which ones can be narrowed or easily (and cheaply) completed in 2021.

Set up a solid financial plan that supports your needs

Undoubtedly, 2020 was a weird, scary year. It's best to create a fireproof financial plan for 2021—especially for seasonal companies. To prepare, analyze your company income and what impacts it monthly. Scan your industry market and the current economy. Are there changes that could affect you? Based on the data you analyzed in the first step, document your projected monthly income and expenditures. Track the spending accurately and with lots of details. Was your company money well spent? Based on 2020 numbers, what can you fix in 2021? Create a month-to-month company budget and adjust your finances based on these factors. This financial plan will help you track your business performance each month and make next year's business plan review even easier.

Setting up a business plan that works in 2021 doesn't have to be scary—you don't have to stress and plan out your entire year day by day. A set of realistic goals and a solid plan will set your business up for success in the new year. We're here to help with all of your business needs.

We welcome your referrals!

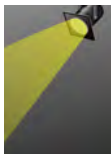
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Deb Dishes:

Still craving some holiday sweets, but do not feel like spending the time to bake from scratch? Here's a bite of goodness that is quick, fun and tasty. You will need a 24-count mini muffin pan and various candies. We used mini Reese's cups, Rolos, Cadbury mini eggs, marshmallows, Lindt truffles and Milk Duds. Buy refrigerated cookie dough; the one I bought had 24 squares. Let dough soften to room temperature, place a square in each muffin circle and then smooch to make a well in each cookie muffin. Cook for 6 minutes at 350°. Pull pan out of oven and push your candy into the puffed-up cookie centers. Put back in oven for another 3-4 minutes, or until cookies are lightly browned. We learned that they all taste good, but the Milk Duds ones are definitely better warm. The truffles ones really melted & were a smooth chocolate lava cookie in your mouth. It's fun to have children assist you in picking out the candy, smooching dough, and of course, they are the best taste testers! After they had cooled the thought of adding sprinkles occurred to us, so maybe next time. You will find this recipe in our Family Cookbook (2021 Edition) on our website at <https://www.pzlaw.com/library/pz-family-cookbooks.cfm>.

SMALL BUSINESS SPOTLIGHT HIGH N' DRY OUTDOORS



A popular New Year's resolution for many is to get outdoors and prioritize being in nature. For the best winter experience, high-quality apparel is imperative. Year-round on or in-the-water activities is a passion for many; the easy access to the Chesapeake Bay and the Atlantic Ocean make Hampton Roads and the Eastern Shore a hotspot for oysters, clamming, hunting, and fishing. This year, local interest in water fowling has increased significantly, making the need for suitable water and aquaculture apparel crucial.

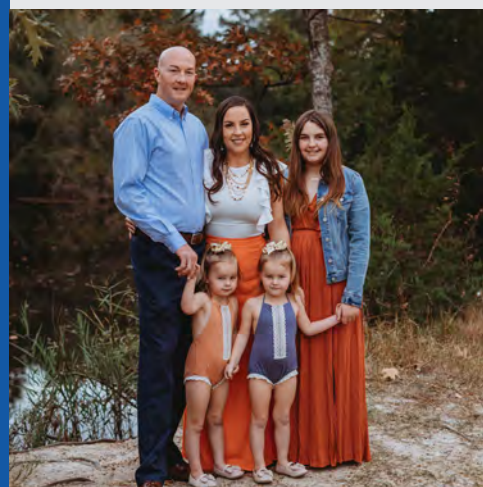
HIGH 'N DRY



Avid Eastern Shore outdoorsmen Brian Terry and Ian McNair found themselves cold, wet, and uncomfortable in their mediocre hunting bibs after spending many hours in the ocean and bay. This led them to launch High N' Dry in 2015—an innovative line of durable outdoor clothing for hunters, fisherman, and aquaculture enthusiasts. The company recently launched a new line of waders, which has been

especially popular this year. High N' Dry waders are sold in two lines, early-season hunting, and late-season hunting. The response to this new line has been outstanding. Their High N' Dry waders have quickly and rightfully earned the reputation as high-quality, reasonably priced waders that are strong enough to last many hunting seasons. They've more than doubled their sales over the last year, gaining the small company enough popularity to almost sell out of their entire wader stock this season. If you're in the market for a new pair of waders to hunt, clam, or fish in, shop local and check out the [High N' Dry website](#) before their stock sells out.

Family Corner



Family time is the best. Here's Melissa with her husband and their adorable daughters.



Krista spent the day at Magic Kingdom with her sister and brother.



TIDEWATER OYSTERS

Oysters are the oldest documented food in the Commonwealth. In 1607, the first English settlers at Jamestown pulled oysters from the James River for personal consumption. Today, Virginia has eight different regions harvesting their own oysters which offer distinct flavors which range in salinity, creaminess, and sweetness. I (Kellam) prefer oysters from the Tidewater area which offer a salty flavor and smooth, sweet finish.



KNOWLEDGE + PASSION + INNOVATION

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- High N' Dry Outdoors
- 7 Steps To Starting A Small Business

BUSINESS POINTERS:

You know you want to open a small business but you don't know where to start. Below are 7 steps our small business attorneys recommend you follow when starting a new small business. Take one step at a time and you will be on your way to being your own boss.

7 Steps To Starting A Small Business

1. Business Plan – How and why is this business going to succeed? Include the realistic cost of starting and operating the business, including your monthly burn rate.
2. Proper Business Formation – from a legal, banking, accounting, and insurance perspective.
3. Marketing – to whom you are going to market and how? What are the costs?
4. What are you selling – time and expertise? What is your unique expertise and why is it needed and by whom? Inventory? If inventory, how much do you need on hand, if any?
5. Do you need a physical space? If so, how much and at what will it cost?
6. Do you need to hire for this business? If so, who are you hiring, what are their jobs, and how are you going to pay them?
7. Are you ready to launch? If so, soft opening or grand opening?

New address? New phone number? New Email? Help us stay current by letting us know. Call Deb at 757.453.7579 or email her at dmontagna@pzlaw.com. If you wish to unsubscribe to this newsletter, please call Deb. Thanks!