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STOP MAKING THESE MISTAKES...

Know When To Update Your Will



1. Has there been a marriage, divorce, or death in your family?

2. Have you purchased or sold real estate?

3. Have you purchased life insurance?

4. Have you received an inheritance?

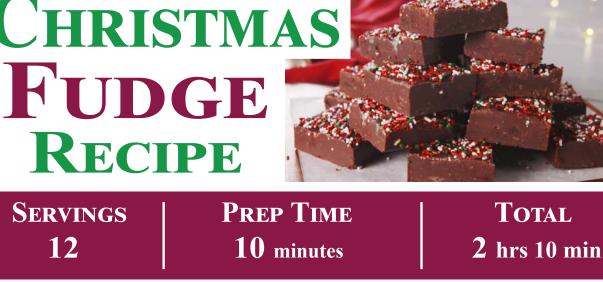
If you have answered yes to one or more of the questions above, you may need to update your Will and other estate planning documents. We can help! Call our office and schedule a conplimentary

consultation.

Question & Answer

In a divorce, the engagement ring is considered Who gets the separate property of the person it was gifted to unless there is a legal agreement between the parties in place. the Ring In Texas, separate property is defined as anything that

was owned prior to the marriage, gifted during the marriage, or inherited during the marriage. Thus, after you marry the person who gave you the ring, you have fulfilled your promise to marry and it is your separate property.



INGREDIENTS

in a Divorce?

- Cooking spray
- 2 3/4 c. chocolate chips
- 1 (14-oz.) can sweetened condensed milk
- 2 tbsp. heavy cream
- 4 tbsp. butter
- 1 tsp. pure vanilla extract
- 1/4 tsp. kosher salt
- 3 tbsp. Christmas sprinkles

DIRECTIONS

TOTAL

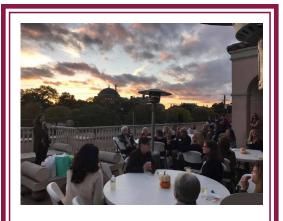
- Line an 8"-x-8" baking pan with parchment paper and grease with cooking spray. In a medium saucepan over medium heat, melt chocolate, condensed milk, butter, cream, vanilla, and salt together. Stir until smooth then pour into prepared pan.
- **2.** Top with sprinkles and refrigerate until set, 2 hours. Cut into squares to serve.

You Tube

8+ P



Firm Events



Women in Business Joint Event on the Patio





The 1st Annual ALF Pumpkin Decorating Contest



Congratulations to the winner of the contest, Angelica Farinacci!!!



Thanksgiving Feast





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The Gift that Keeps on Giving.. Estate Planning

There truly is no better gift you can give your family than making sure their future is protected.

Estate planning, no matter what age you are, is a responsible thing to do for you and your family. So this holiday season, if you're on the hunt for a unique and thoughtful Christmas present, consider an estate plan.

As you know, there are many reasons why you or your loved one needs a Will, from protecting your assets to confirming who's in charge of your minor children when you pass away, proper planning of your estate will protect what you have worked so hard for during your entire life.

Without an estate plan, the court and the state of Texas will make the decisions for you. Be merry and stay merry this Christmas knowing you're giving your family one of the best gifts you can possibly provide!

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