ELVILLE AND ASSOCIATES

THE ELVILLE BENEFACTOR

Planning for Life, Planning for Legacies. What's Your Legacy?

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Client Care Program Update – A Summer Day of Fun in the Sun at the Bowie Baysox Game, the Annual Client Event, and the Winter Social Security Workshop

Jeffrey D. Stauffer – Community Relations Director

On Saturday, June 4th, 2017, over fifty Client Care Program members and their families attended the first annual Elville and Associates' Client Care Program Social Event, held at the Bowie Baysox game at Prince George's Stadium.

Along with field-level box seat tickets to the game, the Picnic Pavilion was reserved for guests, and a picnic fare All-American Buffet was served along with sodas, iced tea, lemonade, and summertime desserts.

This summer day for fun did not disappoint! And neither did the home team as the Baysox, the Double-A affiliate of the Baltimore Orioles, won an exciting game over the visiting Altoona Curve in 11 innings, 7-6.

Beginning last fall, after much planning and design, Elville and Associates made its Client Care Program (CCP) available to its clients. The mission of the CCP ("planning that works") is to provide clients with the comfort and assurance that their estate and elder law plans will work no matter how their goals or situations may change over time, and to ensure that planning remains consistent with changes in the laws. To learn more about the CCP and its many benefits, please contact Mary Guay Kramer at 443-741-3635 or mary@elvilleassociates.com.

The CCP Social Event represented the second of four scheduled CCP events in 2017 for Elville and Associates, with the third event being our annual Client Education Event held on Saturday, October 28th at the Retreat and Conference Center at Bon Secours in Marriottsville. This year's topic was "Understanding Healthcare in an Age of Change," and a superb lineup of guest speakers from Anne Arundel Medical Center (Jan Wood, President of the Anne Arundel Medical Center Foundation, and Barbara Jacobs, Chief Nursing Officer and Vice President of the AAMC Foundation) along with very entertaining Medicare Specialist, Mark

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Client Care Program Update (continued from page 1)

Trent, presented with Elville and Associates' Principal, Stephen Elville. Complementing the presentations, delicious food, door prizes, and gift baskets was music from the Riversdale Chamber Ensemble, a trio of musicians from the Columbia Orchestra, including Concertmaster Brenda Anna, Conductor, Jason Love, and violinist, Paul Li, that filled the room with wondrous musical movements throughout the event.

The final CCP event of the year, a comprehensive Social Security Workshop scheduled for December 9, 2017, was rescheduled due to weather for Saturday, January 20, 2018, at Anne Arundel Community College. CCP members and their guests were educated and entertained by guest speaker Kurt Czarnowski of Czarnowski Consulting, as he presented on the topics of Social Security and retirement planning. Mr. Czarnowski, a renowned expert in the field of Social Security for over 34 years, traveled from Norfolk, Massachusetts to present at what was our most widely-attended CCP continuing education event to date.

Our second CCP event of 2018 discussing tax reform will be held on Saturday, April 28th at 10 a.m. at Anne Arundel Community College. Details will be forthcoming in March.

Elville and Associates Welcomes Meghan E. McCulloch, Esq., to the Firm's Baltimore Office

In October 2017, Elville and Associates welcomed Meghan E. McCulloch as the firm's newest Attorney. Meghan brings her substantial talents to Elville and Associates' Baltimore office, located at The Rotunda in Baltimore's Roland Park neighborhood.

Meghan's practice focuses in all areas of Social Security law - from claims for Social Security disability benefits (SSDI), Supplemental Security Income (SSI), childhood SSI benefits, and disabled widow(er) benefits, including all levels of appeal, from the initial application to and including representation before the U.S. District Court of Maryland (federal court). Along these lines, Meghan has a wealth of experience in addressing the unique needs of individuals and families as they navigate through the disability benefit process. Her work involving childhood SSI cases and federal court appeals are unique, as most disability attorneys do not routinely handle these types of cases. Meghan also has a practice concentration in elder law – an ever-changing and complex practice area.

"I am delighted to say that Meghan E. McCulloch has joined Elville and Associates!" remarked Mr. Stephen R. Elville, Principal of Elville and Associates. "On both personal and professional levels, Meghan brings a new dimension and capability to our Elder Law Department, and adds her robust full-time Social Security-focused practice to the firm's repertoire of services. Meghan is an accomplished Social Security attorney. It is no surprise to any of us that Meghan has been named to the 2018 Maryland Rising Stars list, her third year in a row. I look forward to Elville and Associates' client family and our tax and financial advisors getting to know more about Meghan's work and capabilities."

Meghan E. McCulloch

As Elville and Associates has established a strong reputation for empathy and a "Caring for Clients Model" over the years to coincide with the firm's mission and vision of educating clients and their families through counseling and superior legal-technical knowledge, Meghan was attracted to the firm's culture and purpose. After knowing Mr. Elville for the past several years, and through working with him as co-counsel, Meghan knew she had found the right firm with which to continue her growth as an attorney and make the biggest difference in the lives of her clients.

"I am delighted to join the law firm of Elville and Associates," said Meghan. "Since being admitted to the Bar in 2010, the primary focus of my practice has been dedicated to assisting my clients in obtaining disability benefits from the Social Security Administration based on a variety of physical and mental health conditions. I have a passion for helping my clients navigate challenging periods in their lives, and this aligns quite closely with the passion and culture here at Elville and Associates.

I strongly believe in the firm's commitment and dedication to client education, as the law and legal processes can

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Elville and Associates Welcomes Meghan E. McCulloch, J.D., to the Firm's Baltimore Office (continued from page 2)

be incredibly difficult and overwhelming for the average layperson to navigate. From day one, I have found Elville and Associates to be a wonderful working environment with a supportive team that is committed to providing high quality, cutting edge legal services. I am truly excited to join the attorneys and staff here to offer my experience and services to our clients."

Mrs. McCulloch, previously of The Law Offices of Steven H. Heisler, is a graduate of Temple University and received her law degree from the University of Baltimore School of Law. She is admitted to practice law before the United States District Court (District of Maryland) and the Maryland Court of Appeals, has been selected by Super Lawyers to the Maryland Rising Stars list for the past three years (2016-2018), and is also a member of the Maryland State Bar Association, the American Bar Association. She is also a volunteer attorney with the Maryland Volunteer Lawyers Service and is an Executive Board Member of the Disability Section of the Maryland Association for Justice.

Meghan E. McCulloch may be reached at 443-393-7696, ext. 121, or via email at meghan@elvilleassociates.com.

Olivia R. Holcombe-Volke Named Partner at Elville and Associates, P.C.

In August 2017, Elville and Associates announced Ms. Olivia Holcombe-Volke was named a Partner at the firm.

Ms. Holcombe-Volke joined Elville and Associates in June 2014 as an Associate Attorney and has since been an integral member of the firm's estate planning, elder law, special needs planning, and estate and trust administration practices.

"The tremendous honor of being named Partner at Elville and Associates serves as both an affirmation of my professional efforts, and a call to action," said Ms. Holcombe-Volke. "I welcome my ongoing growth in this "practice" of law (a profession in which there is always room for improvement, whether as an Associate or as a Partner), and look forward to continuing to provide the clients of Elville and Associates with the highest level of attention, expertise, and professionalism."

As an Associate with Elville and Associates, Ms. Holcombe-Volke attends to the needs of clients as the firm's primary estate planning team member, working with clients of all asset levels to perfect their estate plans and to accomplish their particular financial and non-financial goals. She routinely drafts wills, trusts, advance directives, powers of attorney, and other documents vital to a successful estate plan. As an active participant in the firm's elder law practice, she regularly assists with Medicaid and asset protection planning, Veteran's benefits planning, and provides counsel and support for clients with special needs or family members or who have special needs. She also attends to the difficult issues that can arise as a result of mental and physical incapacity.

After graduating with her law degree from the University of Denver Sturm College of Law in 2008, Ms. Holcombe-Volke moved to Las Vegas and, not being able to practice law in Nevada, began her career as a law clerk at a firm that specialized in construction defect defense. While not on point with her studies that prepared her for human rights work, the Las Vegas construction industry was booming at the time and she gained valuable experience in the legal world.

Olivia R. Holcombe-Volke

The economy then, as we all recall, took a significant downturn, and Ms. Holcombe-Volke moved to Washington, D.C. With the economy as it was and being the adventurous world traveler she is, Ms. Holcombe-Volke took a job teaching English in Budapest, Hungary to professionals who needed to understand the language fluently to succeed in their legal and business careers.

When Ms. Holcombe-Volke returned from Hungary, she stayed in D.C. and began her career as an Associate Attorney at the firm of Joan M. Wilbon & Associates, where she worked with clients in the areas of estate planning, estate administration, family law, and personal injury. While she found the firm to be a great apprenticeship for a young Associate for four years, the long commute combined with her desire to focus her career in estate planning and estate administration were the impetus for her to look for a position at another firm.

Fortunately for Elville and Associates and its clients, the firm was looking for someone just like Ms. Holcombe-Volke at the time. A friend who was working at the firm mentioned to her Elville

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Olivia R. Holcombe-Volke Named Partner at Elville and Associates, P.C. (continued from page 3)

and Associates was growing, and Ms. Holcombe-Volke joined the firm in June 2014.

"Joining Elville and Associates was just the perfect fit, perfect solution and just such a blessing at that time," said Ms. Holcombe-Volke enthusiastically. "It cut my commute in half, I get to do what I love, and it introduced me to a whole world I hadn't practiced in yet which I really love which is special needs planning and elder law. So, I was able to focus on the things I knew I loved and add to them."

It is an important part of Elville and Associates' Vision and Mission to solve its clients' problems by providing practical solutions through counseling, education, and the very best legal-technical knowledge available. And, Ms. Holcombe-Volke takes that Vision and Mission to heart with every one of her clients.

"Nothing brings me greater pleasure than having a meeting with a client where they are feeling overwhelmed by life or by lack of understanding of some of the legal issues we are dealing with together, and ending the meeting and having the client say, "We feel so much better. You've made everything so much more clear. We feel so much better about things. Thank you for your explanation." Because, that is truly my purpose. Every client has their own end goal and my job is to help them get there. My job is to also help them understand how they got there and feel comfortable that they in fact did get there, and the only way to do that is to help bring some clarity to the situation. Anytime I am able to bring relief, comfort, and satisfaction, I feel like I've done a good job and that's one of my favorite parts of my work."

Along with her growth as an attorney, so too has Ms. Holcombe-Volke grown in her professional endeavors outside of work. In December 2016, Ms. Holcombe-Volke was proud to be named to the Women's Law Center of Maryland Board of Directors. With her selection, Ms. Holcombe-Volke works with other board members to further the Women's Law Center vision of promoting a legal system that provides justice and fairness for women. Board members also provide oversight for the organization by setting policy, developing and implementing plans and executing comprehensive fundraising plans to ensure financial stability.

Ms. Holcombe-Volke also is the Chair of the Judicial Selections Committee at the Women's Law Center, a position she holds with great pride. As Chair of the Committee, it allows Ms. Holcombe-Volke the opportunity to lead interviews on behalf of the Women's Law Center for potential candidates for judge positions.

"Having had some experience in the courtroom, particularly in the world of family law – divorce and custody -- I take it very personally as far as the type of person who should be a judge," said Ms. Holcombe-Volke. "Representing the Women's Law Center in that capacity, thinking about the issues that impact the groups that we work with, it's one really powerful tool we have to be able to have a say in who should be put in a judgeship."

As alluded to, Ms. Holcombe-Volke is a seasoned world traveler, including a recent trip to Germany to celebrate the ringing in of the New Year.

"To date, the most exotic place I've ever been is Kyrgyzstan, which was a former member of the Soviet Union. I was there for a month when I was 15 on an exchange program, and as part of that I also went to Kazakhstan, so that is by far the most exotic travel I've ever done. In total I've been to 22 countries and am aiming to hit them all at some point."

Ms. Holcombe-Volke is admitted to the Maryland Court of Appeals and the Supreme Court of Colorado (inactive), and is a member of both the Maryland State Bar Association and the District of Columbia Bar. She also currently serves as a volunteer attorney with the Maryland Volunteer Lawyers Service. In late 2016, Ms. Holcombe-Volke was selected by Super Lawyers to the 2017 Maryland Rising Stars List, an honor bestowed to no more than 2.5 percent of the attorneys in the state.

Stephen R. Elville Selected to 2018 Maryland Super Lawyers List
Meghan E. McCulloch Selected to 2018 Rising Stars List

In December 2017, Elville and Associates was proud to announce that two of its attorneys were recognized by Super Lawyers, a rating service of outstanding lawyers from more than 70 practice areas who have attained a high degree of peer recognition and professional achievement. Stephen R. Elville, Principal at Elville and Associates, was selected to the 2018 Maryland Super Lawyers list. Each year, no more than five percent of the lawyers in the state are selected by the research team at Super Lawyers to receive this honor. This is Mr. Elville's third selection to Super Lawyers, having previously been named to the Maryland Super Lawyers list in 2015 and 2017.

Meghan E. McCulloch, Associate Attorney at Elville and Associates, was selected to the 2018 Maryland Rising Stars list. Each year, no more than 2.5 percent of the lawyers in the state are selected by the research team at Super Lawyers to receive this honor. This is Ms. McCulloch's third consecutive selection to the Risings Stars List, having previously been selected in 2016 and 2017.

Super Lawyers, a Thomson Reuters business, makes its annual selections using a patented multiphase process that includes a statewide survey of lawyers, an independent research evaluation of candidates, and peer reviews by practice areas. The result is a credible, comprehensive and diverse listing of exceptional attorneys. The Super Lawyers lists are published nationwide in Super Lawyers Magazine and in leading city and regional magazines and newspapers across the country. For more information about Super Lawyers, visit SuperLawyers.com.

"Being chosen for the 2018 Super Lawyers list is an honor for me and for our firm," remarked Mr. Elville. "And, along those lines I hope it represents and reflects the good things we at Elville and Associates are doing collectively for our clients and their families. If so, then I feel confident we are accomplishing our mission."

Mr. Elville, principal and founder of Elville and Associates in 2010, works with individuals and families to provide a unique attorney-client experience and peace-of-mind solutions. Mr. Elville focuses his practice in the areas of estate planning, elder law, special needs planning, asset protection, and tax planning. Mr. Elville has extensive experience working with clients involved in crisis situations.

He also brings a proactive, unique, and highly-personalized approach to pre-crisis planning as well.

Mr. Elville is widely known for his methodical, education-centric planning approaches, which include the Elville Legacy System (ELS™), Elville Self-Direct Select (ESDS™), and Elville Self-Direct Protect (ESDP™). Mr. Elville routinely handles client matters in the following areas: wills, trusts, estate tax planning, retirement plan benefit planning, asset protection, powers of attorney, living wills/advance medical directives, Medicaid planning and qualification, estate administration, Veteran's benefits planning, fiduciary representation, nursing home selection and placement, guardianships, special needs planning for children and adults, and IRS tax controversy.

Mr. Elville is also the founder of The Elville Center For the Creative Arts, a non-profit corporation; Elville Self-Direct, Inc., a legal education corporation located in Annapolis, Maryland; and Greencrest Productions, LLC, Mr. Elville's production studio, also located in Annapolis.

Ms. McCulloch, upon hearing of her selection, said, "I am proud to have been named to the Rising Stars list for the third year in a row. This recognition by my peers for the work I do on behalf of my clients is truly an honor. My greatest joy as attorney is helping my clients through some of the most challenging times in their lives and it is never my aim to do work for recognition, but rather to do work that is worthy of recognition."

Ms. McCulloch joined Elville and Associates in October 2017 after seven years at a Baltimore firm where she was the leader of the firm's Disability Department. Ms. McCulloch handles claims for Social Security disability benefits, Supplemental Security Income (SSI), childhood SSI benefits,

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Stephen R. Elville Selected to 2018 Maryland Super Lawyers List
Meghan E. McCulloch Selected to 2018 Rising Stars List (continued from page 5)

and disabled widow(er) benefits at every level of appeal, from the initial application up to and including representation before the U.S. District Court of Maryland. She has a wealth of experience in addressing the unique needs of individuals and families as they navigate through the disability process. Her work in accepting childhood SSI cases and federal court appeals are unique, as most disability attorneys do not handle these types of cases. Ms. McCulloch also concentrates her practice in the ever-changing and complex area of elder law.

As mentioned above, the selection process for Super Lawyers is a rigorous process to find the most exceptional lawyers in their practice areas in each state. We congratulate Stephen R. Elville and Meghan E. McCulloch for their Super Lawyers and Rising Stars recognition for 2018!

Waypoint Trust Group™

Elville and Associates, P.C. announces the launch of its **Waypoint Trust Group™**. Waypoint Trust Group™ is a division within Elville and Associates, P.C., which is dedicated to providing trustee services and legal representation to trustees.

Legal services provided to trustees include:

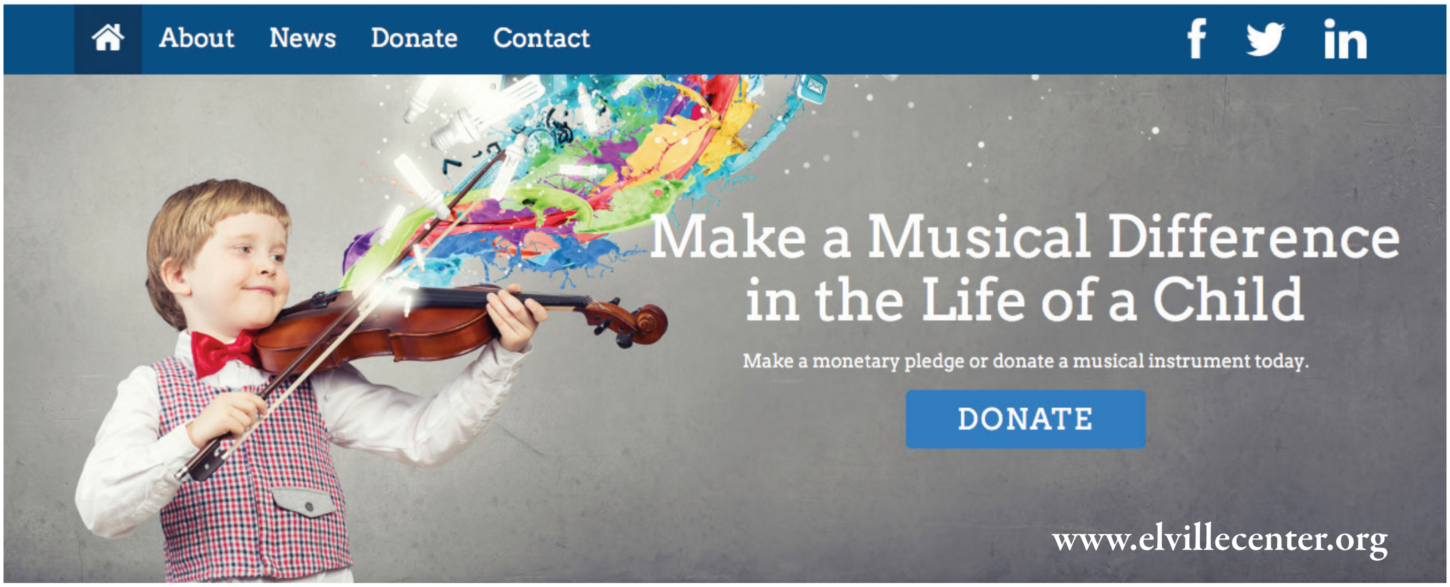
- Preparation of required trust accountings
- Distribution of terminating trusts
- Preparation of trust income tax returns
- Modification/termination of trusts through Court action
- Record keeping and document organization
- Family office services
- General legal counsel for trustees

In addition to providing legal services to trustees, Waypoint Trust Group's attorneys are available to serve as trustee, co-trustee, and/or trust protector, in those situations where naming a friend or family member is not appropriate and naming a large financial institution may not be warranted.

The attorneys within Waypoint are committed to providing the highest level of representation in the area of trust administration.

For more information, please contact our office at 443-393-7696 or visit elvilleassociates.com/waypoint-trust-group

ELVILLE
CENTER FOR THE
CREATIVE ARTS



Information about the Elville Center's 2018 first Annual Fundraiser will be announced soon!

For more information, please contact Jeffrey Stauffer, Executive Director, at 443-393-7696 or jeff@elvillecenter.org

Lessons from Andrew Wyeth Country

Stephen R. Elville, J.D., LL.M.

During a recent trip to Monhegan Island, Maine, I was struck not only by the stunning beauty of the tiny place, but also by how the constantly changing weather affected everything I did during my stay; and how the Island's lighthouse, a brown stone structure located atop the highest and most central point, served as the actual and figurative anchor of the community, two things I found remarkable. Although the lighthouse did not seem particularly large, nor its beam particularly bright, it was quite literally an omnipresent fixture – necessary to alert and guide mariners to safety amidst the vast and deep waters off the Atlantic coast, while binding everyone within its proximity and scope, visually and psychologically, to the land and geographic area, leaving no room for doubt about location, direction, routine, or even the expectations for each new day. The lighthouse was there every morning, afternoon, and evening; in sunshine, rain, or fog. Even weeks after returning home, my mind still returns to this small lighthouse.

Client legal education and client care are themes representing part of Elville and Associates' practice philosophy; and, like the Monhegan Island Lighthouse, these concepts serve as actual and figurative anchors for our Firm, our Client Community, and our Advisor Community – guiding our clients and their families during constantly changing and tumultuous times - providing a visual, psychological, and legal reference point for family members, advisors, and trust fiduciaries.

Elville and Associates is a client legal education and client care pioneer, innovator, and thought leader in Maryland estate planning, elder law, and special needs planning. The following non-exclusive summary will provide guidance and insight into how the Firm accomplishes the foregoing, and consequently how it strives to carry out its mission and purpose:

<u>WHAT WE DO</u>

Vision Statement

To become the leading estate planning, elder law, and special needs planning Firm in Maryland through the relentless pursuit of and adherence to the fundamental Firm values

of educating and counseling clients and the constant recognition that the Firm exists to provide solutions to our clients' problems and to exceed their expectations; in an environment that encourages and facilitates constant learning, improvement, and professional advancement for all employees, and where all members of the Firm are respected and encouraged to utilize and develop their own unique talents and abilities.

Mission Statement

To provide practical solutions to our clients' problems through counseling, education, and superior legal-technical knowledge.

Philosophy Statement

Elville and Associates engages clients in a multi-step educational process to ensure that estate, elder law, and special needs planning works from inception, throughout lifetime, and at death. Clients are encouraged to take advantage of the Planning Team Concept for leading-edge, customized planning. The education of clients and their families through counseling and superior legal-technical knowledge is the practical mission of Elville and Associates.

<u>HOW WE DO IT</u>

- Elville and Associates is a purpose-driven firm with a commitment to client legal education and a "caring for clients model".

- Elville and Associates' Mission, Vision, and Purpose statements, developed at the time of the Firm's

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Lessons from Andrew Wyeth Country (continued from page 8)

inception, are framed and displayed throughout our offices, serving as a constant reminder to all employees.

- Elville and Associates has a dedicated asset alignment coordinator.
- Elville and Associates is one of the only law firms in Maryland to offer its clients a comprehensive, exclusive, education-focused, Client Care Program (CCP), and was only the 42nd law firm in the U.S. to attend the Client Maintenance Academy, now Client Care Academy in Boston, Massachusetts.
- Elville and Associates does not charge for initial estate planning consultations, which are substantial meetings that serve as the beginning conversations for the broader planning road ahead, as well as the starting point for our comprehensive educational process.
- At Elville and Associates, clients are provided with a wide range of planning choices, with our Legacy™, Self-Direct™, and Protect™ programs.
- All attorneys and staff at Elville and Associates are committed to the highest standards of customer service, and to providing clients with a unique client experience.
- Elville and Associates is committed to collaboration with other professionals, including Certified Public Accountants (CPAs), financial advisors, insurance professionals, geriatric care managers and medical professionals, and others.
- Elville and Associates hosts an Annual Client Event, open to all clients and their families.
- Elville and Associates publishes The Elville Benefactor, a custom bi-annual newsletter frequently recognized as one of the best newsletters of its kind.
- Elville and Associates offers clients premier services in estate and trust administration, and trustee services, through its Waypoint Trust Group™.
- Elville and Associates is committed to the community at large through its support of the arts in general, and through its work with The Elville Center for the Creative Arts, a non-profit, 501(c) (3).
- Elville and Associates is committed to the future through its documented succession and transition plan, ensuring that clients and their families will be cared for at the time of plan maturity.

Like the Monhegan Island Lighthouse, the Mission, purpose-driven people (attorneys and staff) at Elville and Associates are committed to serving as beacons for our clients and the community.

Elville Creative Studios Opens

In November 2017, Stephen R. Elville launched the Elville Creative Studios, a 1,550 square-foot production studio located at 111 Chinquapin Round Road, Suite 114, Annapolis Maryland, in the City's central art district. The Studio is home to Elville Self-Direct, Inc., Mr. Elville's legal education company, and Greencrest Productions, LLC, Mr. Elville's production company. Beyond the production of Elville and Associates' firm promotional videos, video blogs, and podcasts, the Studio will be a central hub for the production of new documentary films Mr. Elville plans to produce for the Elville Center for the Creative Arts and for use by other nonprofit organizations.

"My vision is for the Studio to be a dynamic tool – not only for our purposes, but for diverse other creative purposes – where individuals and organizations can have a platform to utilize audio visual media for their own educational or charitable purposes, and for the public good and positive change in the world," said Mr. Elville.

If you would like to know more about the new Elville Creative Studios or take a tour of the facility, please contact Jeff Stauffer at 443-393-7696, or jeff@elvilleassociates.com.

ELVILLE
CENTER FOR THE CREATIVE ARTS

The Elville Center for the Creative Arts – Expanding Its Reach and Making a Difference in our Communities – Winter 2018 Update

Jeffrey D. Stauffer, Executive Director

In June 2017, the Elville Center for the Creative Arts celebrated its three-year anniversary. Founded in 2014 by Stephen Elville, the mission of The Elville Center is to improve the quality of life of children of all ages by providing them the opportunity to learn music theory and application, experience cultural events related to the musical and creative arts, and to use music and the promotion of music-related activities to transcend social and economic divisions. The Elville Center partners with local and regional businesses and school music programs to give the gift of music to children of all ages who want to participate in music but don't have the means to do so on their own. The Elville Center refurbishes donated musical instruments, purchases new instruments for programs, provide rental instruments and music lessons for students, funds field trips, and helps organizations develop music programs.

Since our spring update, one of the Elville Center's most exciting new projects is the establishment of our relationship with the Howard County Autism Society (HCAS). With the leadership of Executive Director Melissa Rosenberg and parents of children with autism, HCAS's mission is raising awareness and educating the general public about the complexities of autism. HCAS offers many social activities for children and their families, and this winter the Elville Center is excited to be partnering with Howard Community College and The Music Institute to develop group classes and individual lessons to bring music to children with autism. Research has shown that music and music therapy can be very therapeutic to children with special needs, and we are working to make a different in these young people's lives by bringing the joy of music to them. The initial response to our endeavor has been overwhelmingly positive, and it is the Elville Center's goal to have this program in place in in January 2018.

As our numerous past updates have always mentioned, the need for support in Baltimore City's school music programs is a dire one, and the Elville Center has continued to work with our partner schools in the city to help them with their needs as well as develop new relationships, including Coppin Academy High School. This public charter high school on the campus of Coppin State University has a music program under the new direction of Mr. Jesse Williamson, a Master Teacher of music education. After receiving a request for assistance, the Elville Center responded quickly, repairing numerous instruments and providing much-needed trombone and flute cases, along with a strap for the school's bass clarinet. On a monthly basis, the Elville Center is continuing to help refurbish the many instruments that need care so that they may be put into working condition, and is actively bringing many donated refurbished instruments to the school, including thus far an alto saxophone, a bass saxophone, a flute, a trumpet, a Yamaha keyboard, and a baritone euphonium. The Center also helped Mr. Williamson transition his piano from his previous school to Coppin Academy and arranged to have it repaired and tuned for the new school year.

Stephen R. Elville, J.D., LL.M.

"This year, I transferred to Coppin Academy High School #432, and The Elville Center has been helping me to get many of my instruments repaired and refurbished and ready for my new high school band students. My Band II students have already begun playing their instruments and I am grateful beyond words to the Elville Center for all of their support," said Mr. Williamson. "Over the years I have spent thousands of dollars of my own money in support of my program, but it is heartening to know that there is

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The Elville Center for the Creative Arts – Expanding Its Reach and Making a Difference in our Communities – Winter 2018 Update (continued from page 10)

an organization that seeks to help teachers like me make a difference in the lives of children who otherwise might not have the opportunity to play an instrument. Coppin Academy is a small public charter school with an urban population of students, most of whom cannot afford to buy an instrument. It is my goal to instill in them a love of music and foster discipline and self-confidence to go on to greater things in life."

High School Band Students at Coppin Academy

Another Baltimore City school the Elville Center has just begun to provide assistance to is the K-8 Empowerment Academy. The new music teacher at the school, Mr. Marcus Neal, is a teacher the Elville Center has partnered with before at another inner-city school, Franklin Square Middle. The Empowerment Academy encourages arts enrichment for all of its students, which is a unique philosophy for a Baltimore City school. The Elville Center is working to bring recorders, xylophones, and boomwhackers to the music program's younger students, and as Mr. Neal is working to develop a band for grades 5-8, the Elville Center is working to provide more standard brass and woodwind instruments to the older students.

In what is undoubtedly The Elville Center's most significant venture thus far, the Center is now a major sponsor of the Annapolis Symphony Orchestra, a professional orchestra next to the state's capitol based in the historic Maryland Hall for the Creative Arts, this coming season. The Center will be paying for the bus transportation and tickets for hundreds of children to attend the Annapolis Symphony Orchestra's Concerts for Schoolchildren series. This partnership with the ASO will personify our mission to give children the opportunity to experience extraordinary cultural events related to music they never would have experienced without some outside support. The Elville Center is honored to partner with an organization such as the ASO, one that aligns with our mission and vision so closely, and we are very excited about the impact this sponsorship will make on so many children in the Anne Arundel County community.

"Schools in lower-income communities often do not have the resources to afford tickets or transportation to enjoy cultural events outside school," said Patrick Nugent, Executive Director of the Annapolis Symphony Orchestra. "The Elville Center has made it possible for these schools to attend the Annapolis Symphony's Concerts for Schoolchildren free of charge, for the first time in our history. Early exposure to classical music can captivate a child's imagination and bring benefits throughout their education and their life. The Symphony is immensely grateful to the Elville Center for its commitment to ensuring children from all backgrounds can enjoy the pleasures and benefits of classical music."

The projects The Elville Center are spearheading right now are all very unique in scope. We are helping music programs and organizations all over the state – Prince George's County, Baltimore City, Anne Arundel County, Howard County – begin and enrich their music programs and give musical opportunities to thousands of students!

And, the participants in these programs come from a wide variety of backgrounds – many from disadvantaged situations that need support to participate in music, and some with special needs backgrounds where music therapy can offer so much in their lives that wasn't there before.

But regardless of these students' backgrounds, the one thing that brings them together is their desire to participate in music and the profound difference it makes in their lives.

The Elville Center needs your support and to further its important work and help make these projects successful and ongoing. We need those instruments that you don't use anymore and are taking up space. We need your monetary support to help refurbish instruments, obtain supplies and new instruments, and facilitate cultural learning experiences.

If you would like to donate or learn more about the Elville Center for the Creative Arts, please visit www.elvillecenter.org, or contact Jeffrey Stauffer, Executive Director, at 443-393-7696, or jeff@elvillecenter.org. And, please be on the lookout for details about the Elville Center for the Creative Arts' first annual fall fundraiser. Information will be forthcoming!

SCAMS, SCAMS, and more SCAMS – Financial Exploitation of the Elderly

Matthew F. Penater, J.D., LL.M.

Financial exploitation of the elderly has grown exponentially over the past decade. This exploitation takes many forms, including: Lottery scams (you've won $50,000, please send $5,000 to cover costs); home improvement cons; Nigerian princes promising a reward of money in exchange for a small advance; and IRS scams where a scammer calls instructing the person to send money or face criminal imprisonment for tax evasion. In October of 2016, a criminal ring in India was shut-down with the arrest of 70 people in nine different call centers across India, all of whom were engaged in calling Americans and impersonating the IRS. Another 20 workers were arrested in the United States associated with the scam. The "kingpin" of the IRS scam, a young man in India, was arrested in April of 2017. According to reports, he was making more than $155,000 PER DAY at the height of the scam's success.

The incredible and terrible success of the above IRS scam highlights the fact that scammers are becoming ever-more sophisticated and aggressive in their tactics. An example of a more sophisticated scam that has grown in recent years is the investment scam, which can take a variety of forms. In its simplest terms, an investment scam is run by a "broker" who contacts a potential victim and convinces that victim to send money to the broker for him or her to invest on behalf of the victim. The victim is promised huge returns (upwards of 100%) in a very short period of time along with guarantees that they cannot lose their money. These brokers can be very sophisticated, with fancy company websites, offshore office addresses, and a very refined sales-pitch. They are often promoting the idea of investing in unregulated markets, like binary options and foreign or crypto-currencies. The brokers use the fact that the investments are unregulated as an explanation as to why they are not licensed and their company "does things differently" than a more established brokerage firm.

The above are just a sampling of the scams being perpetrated daily on America's elderly population. Ironically and perhaps

most importantly, the elderly population most at-risk for financial exploitation is contrary to what one might think. According to a study cited by the National Institute of Justice, the elderly victims of financial exploitation had the following three characteristics:

1. The victims were independent and generally self-sufficient (66% more likely to be exploited than dependent persons);
2. The victims were not experiencing dementia or confusion (29% more likely to be exploited than victims experiencing dementia or confusion); and
3. The victims were perceived to have reliable social support (88% more likely to be exploited than victims who were perceived to have overburdened social support).

Talk to your loved-ones about the existence of these scams so they can be informed and less likely to succumb to such exploitation. Be sure to keep an eye out for red-flags, such as large withdrawals from bank accounts (if accessible). Be proactive and ask if your parents have ever received a call from the IRS or other possible scammer. That will put you on notice that their phone number may have been compromised and you can take appropriate action. Protecting ourselves, our parents, and our grandparents from the various scams out there is of the utmost importance. We must be vigilant as the frequency and sophistication of such scams continues to increase.

Ways to Make International Charitable Donations

Verena Meiser, J.D.

Of all charitable donations made by Americans, only about four percent (4%) go to good causes outside of the United States. If you have a desire to make a difference abroad, there are a number of ways you can do so and still get a charitable deduction for income or estate tax purposes.

If your wish to make a general gift to alleviate hunger, support women, help after natural disasters, contribute to development, or support any other general category of need, consider donating to a U.S. charity that provides aid internationally. Among these are Oxfam America (www.oxfamamerica.org), Global Fund for Women (www.globalfundforwomen.org), The Global Exchange (www.globalexchange.org), International Development Exchange (www.idex.org), Development Gap (www.developmentgap.org), Funding Exchange National Grants Program (fex.org), American Red Cross (www.redcross.org) and Grassroots International (www.grassrootsonline.org). These organizations' websites provide extensive information about their programs around the world. All of these are well-known and trustworthy organizations, but if you contribute to an organization that is not on the list above, make sure it has the 501(c)(3) designation, so that your contribution is tax-deductible.

If you desire a current tax deduction at this time, but are not ready to choose a charity, you may consider setting up a donor advised fund through a national charitable fund, such as Schwab Charitable (www.schwabcharitable.org), the Calvert Foundation (www.calvertfoundation.org), or other such funds offered through investment companies. You could set aside securities and cash now to achieve your tax planning goals and invest the funds until such time that you are ready to designate a charitable beneficiary. Most donor advised funds require a minimum contribution of $5,000.

When you are ready to distribute from your donor advised fund, there are two ways to identify charitable beneficiaries. One way is to find a U.S.-based charity that provides services abroad, for example, such as Doctors Without Borders (www.doctorswithoutborders.org), which provides emergency medical services abroad; the American India Foundation (aif.org), which works on social and economic change in India; or the Grameen Foundation USA (www.grameenfoundation.org), which gives micro loans in many countries. Another way is to use an intermediary organization that provides tools to search for legitimate and effective charities in other countries for a small fee. Among such organizations are Give to Asia (www.give2asia.org), which supports a variety of causes throughout Asia; or

Rockefeller Philanthropy Advisers (www.rockpa.org), which works in remote areas of the world. These organizations' websites contain impressive planning tools and are worth checking out.

Anyone who wants to set up a new charitable organization that qualifies for 501(c)(3) status and operates abroad needs to consult with an attorney with experience in establishing nonprofit organizations. It is important to understand that U.S. tax policy allows for a charitable deduction, since the government expects to offset the loss of tax revenues by reduced demands on government funds by social programs that benefit from those charitable donations. Gifts and donations to support foreign charitable organizations or international organizations don't have that impact within the United States, so the income tax deduction is more difficult to get. The attorney will assist you in determining if a tax treaty exists with the country where you intend to use the charitable donations. Such treaties determine when the participating countries will recognize each other's charitable organizations as such and when their citizens can deduct donations to charitable organization in the other county. Best known are the treaties between the U.S. and Mexico, Israel and Canada for income tax deductibility, and those between the U.S. and Canada, Germany and the Netherlands for the reciprocal recognition of charitable organizations. The process of establishing a charity that operates abroad or is located abroad requires careful compliance with Treasury regulations.

In summary, there are ample choices for making general gifts to international causes through established U.S. charities. There is also the option of making targeted grants with the help of planning tools offered by intermediary organizations. And finally, there is the option of establishing a new charity with the advice of your attorney. As always, the joy is in the giving, whether your gift be domestic or international purposes.

Estate Planning for Blended Families

Olivia R. Holcombe-Volke, J.D.

Estate planning for blended families (meaning, in this context, couples in second, third, or later marriages, where one or both spouses have children from outside the current marriage), can present unique challenges. Often, clients think that their preferences are simple, such as "I want to leave everything to my surviving spouse, and anything remaining after my surviving spouse dies will go to my own children." However, even when the goals seem simple and straightforward, there are additional factors that should be taken into account in order to ensure that no intended beneficiary is left shortchanged by the vagaries of the law, human behavior, and unanticipated circumstances. In cases of second or later marriages and/or children of one but not both spouses, the planning is rarely "simple." That being said, it is not impossible to accomplish most client goals in a blended family; it merely requires a bit more attention to detail in the planning.

What are some of the risks? The following are just a few:

- Spouse A leaves all assets to Spouse B, with any remaining at death of Spouse B to go to Spouse A's children. Spouse A dies. Spouse B uses up all assets of Spouse A, while protecting/preserving his own assets. At death of Spouse B, there are no remaining assets to go to Spouse A's children; all of Spouse B's assets go to his own children.

- Same estate plan as above. Spouse A names her adult child as trustee and financial attorney-in-fact, and authorizes distributions during Spouse A's incapacity to Spouse A, Spouse B, and Spouse A's children. Adult child, concerned that all assets will be spent by Spouse B following Spouse A's death, such that Spouse A's children will not inherit anything, distributes significant assets to himself during Spouse A's incapacity, such that at death of Spouse A, no assets remain to go to Spouse B.

- Spouse A and Spouse B intend that all assets will go to all of their children (including children of both and/or only one of them) after the death of the second spouse to die, but fail to specify what is meant by "my descendants" in their estate planning documents. Accordingly, at the death of the second spouse to die, all assets go only to that spouse's children and grandchildren, and not the children of the first spouse to die.

The common thread in these scenarios is in the details – or lack thereof. And the risks stretch beyond the unintended consequences (whether of benefits or harm) set forth above – there is also a much greater likelihood of disagreement, and worse, litigation, resulting from ambiguity and uncertainty in the terms of an estate plan. As many of us know, an unfortunate truth of most humans is that when money is on the line, trust, understanding, and forgiveness tend to be the first personality traits left at the door. While it is impossible to address every potential issue and guarantee that no disagreements or unintended consequences will occur, the greater the detail that goes into thinking about and drafting an estate plan, the greater the likelihood of a wholly positive, wholly intended outcome. Details to consider include:

- Incapacity planning – who is being given the authority to access, manage, and distribute assets; what is their level of discretion; and to whom are they authorized to distribute?

- Post death planning – what is the timing for distribution of certain assets – is it at the death of Spouse A, or only after the deaths of both Spouse A and Spouse B?

- Who are the beneficiaries – to whom does the term "descendants" refer?

- Are there separately owned assets that can be designated directly to or for separate beneficiaries?

- Is it necessary and/or worthwhile to hold the assets of Spouse A's assets in trust for the benefit of Spouse B, to ensure the ultimate distribution to Spouse A's intended beneficiaries?

- Who will be the trustee or financial agent, and what do they stand to gain or lose by taking certain allowable actions?

The starting point for any successful estate plan is to engage in a thoughtful, honest, and thorough discussion with your estate planning attorney, your spouse, and your children or other intended beneficiaries. By discussing priorities that are known, and potentially discovering risks and, perhaps, other priorities that were previously unknown, the details vital to accomplishing the goals of the estate plan will become clear. Particularly if each spouse has a different preference for the ultimate disposition of their respective estates, it is imperative to address this in the planning stage, rather than trusting that it will be taken care of, or leaving it to be taken care of, after the first spouse dies.

Visitation Between Disabled Adult Persons Under a Guardianship and Immediate Family Members

James M. Dore, Esq.

At Elville and Associates, we often assist clients who are dealing with unintended or unforeseen consequences of actions or, as the case may be, inactions or omissions, from years prior. At times, the resolution of those issues can be quite difficult for the clients – both emotionally and financially, and quite often the clients have absolutely no idea that the issues are lying in wait.

Consider the following scenario: a couple has four children born into their marriage. One of their children was born with lifelong congenital disabilities. As the four children grew into adulthood, the couple ultimately divorced. The father remarried and the disabled (and now adult) child resided with him and his new spouse. The adult disabled child (hereinafter, the "Disabled Person") continued to enjoy a good relationship with his mother and siblings (hereinafter, the "Family") even as his siblings themselves married and raised families of their own. As time went on, however, the dynamic changed, such that the relationship between the Family and the father's second spouse became adversarial and contentious. To the extent that the Family was now able to visit and interact with the Disabled Person, it was through the efforts of the father, who sought to ensure a strong and consistent relationship between his four children, their problematic relationship with his second spouse notwithstanding.

Unfortunately, the father died quite unexpectedly, and within a few weeks of his death, the Family suddenly found itself completely cut off from the Disabled Person, who remained living with the father's spouse. The spouse refused to facilitate physical access and contact between the Family and the Disabled Person, and she further prohibited his use of the telephone to communicate with them. Moreover, the Disabled Person had no fiduciary designated to manage his personal and financial affairs--- due to the nature and extent of his disability, the Disabled Person lacked legal capacity to execute his own fiduciary instruments, (i.e., a General Durable Financial Power of Attorney and an Advance Health Care Directive/Appointment of Health Care Agent). Neither had a guardianship been established for the Disabled Person prior to the father's death. Although the father had executed an estate plan that provided for his four children and his new spouse, his Last Will and Testament did not provide for designation of a guardian for his disabled son upon the father's death.

With the surviving spouse unjustly refusing both access and communication between the Family and the Disabled Person, and given the need for a fiduciary to manage the Disabled Person's affairs, the Family was left with no choice but to seek court intervention to secure guardianship of the Disabled Person. The Family wanted to ensure that the Disabled Person's medical and financial needs would be met, and they wanted to ensure that they all could enjoy full and unfettered access to and communication with their brother, just as they had prior to the father's untimely death.

Suffice to say, a long, bitterly contested, and costly court battle ensued, with the father's spouse seeking her own competing guardianship of the Disabled Person. Following extensive pre-trial litigation between the parties and two days of trial, the Court was faced with a difficult decision of determining who should serve as the Guardian. In this particular case, the Disabled Person's oldest sibling petitioned on behalf of the Family, and she had priority to serve as guardian over the competing spouse, as she was a direct heir of her disabled brother, whereas the competing spouse was not. However, Maryland law is also clear that a court, in exercising its broad power over guardianships, is not restricted in its ability to appoint a guardian of lower priority . Ultimately, the Court fashioned an Order whereby the competing spouse was awarded guardianship of the Disabled Person. In reaching that decision, the Court found that although both petitioners were otherwise fit to serve as guardians in the eyes of the Court, the Disabled Person had, in fact, resided with the competing spouse for many years, and was otherwise comfortable in that home and in his routine there. On that basis, the Court found sufficient cause to deviate from the order of priority.

However, the Court also took note of and expressed deep concern about the spouse's interference in the loving relationship that existed between the Family and the Disabled Person, her intentional actions to cut off all contact between the Family and the Disabled Person, and her inconsistent trial testimony as to her willingness to encourage and promote the relationship if she were granted guardianship. The Court found that such attempts to fetter and alienate the relationship was not in the brother's best interest whatsoever.

Accordingly, the Court took the additional (and somewhat unusual) step of specifying a set schedule of broad visitation and access for the Family, along with open and continuous

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Visitation Between Disabled Adult Persons Under a Guardianship and Immediate Family Members (continued from page 15)

electronic communication between them. In doing so, the Court exercised its authority under Maryland law, to ensure that the social and friendship requirements of a disabled person under guardianship are met.

This case, unfortunately, is not unique, and the reader of this article himself or herself may have been involved in a similar unhappy circumstance. It is significant to note that the Maryland General Assembly has wrestled with legislation to provide specific visitation rights in adult guardianship cases. As noted in the references, current Maryland law speaks only to a guardian's duty to provide for "social, recreational, and friendship requirements" as a component of the "care, comfort, and maintenance" of a disabled person under guardianship. During the 2017 Session, the Assembly considered House Bill 165, which provided specific statutory language to enable a court to consider a petition by immediate family members of a disabled person to obtain access. Essentially, the law would provide a means for visitation and access similar to visitation and access of a minor child in a divorce and/or a custody dispute. Although the bill had numerous sponsors and enjoyed broad support, including testimony from the families of Mickey Rooney and Casey Kasem, the bill did not pass out of committee. The Assembly may revisit the issue in a future session, but it is uncertain at this time.

The upshot of this case study is that surprise, conflict, bitterness, and confusion can be avoided or, at least ameliorated, with careful and individualized planning by those with disabled family members, and illustrates another reason to ensure the proper documents exist and are kept up to date.

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[1] Section 13-707(a) of the Estates & Trusts Article of the Annotated Code of Maryland provides as follows:
(a) Priorities. -- Persons are entitled to appointment as guardian of the person according to the following priorities:
(1) A person, agency, or corporation nominated by the disabled person if the disabled person was 16 years old or older when the disabled person signed the designation and, in the opinion of the court, the disabled person had sufficient mental capacity to make an intelligent choice at the time the disabled person executed the designation;
(2) A health care agent appointed by the disabled person in accordance with Title 5, Subtitle 6 of the Health - General Article;
(3) The disabled person's spouse;
(4) The disabled person's parents;
(5) A person, agency, or corporation nominated by the will of a deceased parent;
(6) The disabled person's children;
(7) Adult persons who would be the disabled person's heirs if the disabled person were dead;
(8) A person, agency, or corporation nominated by a person caring for the disabled person;
(9) Any other person, agency, or corporation considered appropriate by the court; and
(10) For adults less than 65 years old, the director of the local department of social services or, for adults 65 years old or older, the Secretary of Aging or the director of the area agency on aging, except in those cases where the department of social services has been appointed guardian of the person prior to age 65. Upon appointment as guardian, directors of local departments of social services, directors of area agencies on aging, and the Secretary of Aging may delegate responsibilities of guardianship to staff persons whose names and positions have been registered with the court.

[2] Section 13-707(c) of the Estates & Trusts Article of the Annotated Code of Maryland provides, in relevant part, as follows:
(c) Selection by court. --
(1) Among persons with equal priority the court shall select the one best qualified of those willing to serve. For good cause, the court may pass over a person with priority and appoint a person with a lower priority.

[3] Section 13-708(b) of the Estates & Trusts Article of the Annotated Code of Maryland provides, in relevant part, as follows:
(b) Nonexclusive enumeration of permissible powers. -- Subject to subsection (a) of this section, the rights, duties, and powers which the court may order include, but are not limited to:
(3) The duty to provide for care, comfort, and maintenance, including social, recreational, and friendship requirements, and, if appropriate, for training and education of the disabled person;

[4] During trial of the case discussed above, the Court-appointed counsel for the Disabled Brother wryly—but astutely-- noted that the matter seemed almost to be a custody/visitation case disguised as a guardianship.

Staff Member Spotlight: Gloria J. Nutzhorn, Paralegal and Accountant

Jeffrey D. Stauffer – Community Relations Director

When people think of a law firm such as Elville and Associates, they typically think of the attorneys they meet with to discuss their personal legal needs – the usual "faces" of the firm who draft their documents, assist them in signing their wills or trusts, and counsel and educate them.

However, much more goes into operating a successful law firm and proactively caring for clients than the actual legal work and attorney interaction. Numerous staff members work to ensure the firm operates smoothly on a daily basis. At Elville and Associates, one of those staff members is paralegal and accountant, Gloria Nutzhorn.

Gloria Nutzhorn

Gloria has never been one to rest on her laurels. Since age 13, she has been continuously employed and has never once stopped working. Before graduating from high school, she had already maintained three full-time jobs, working as a babysitter for a doctor at Andrews Air Force Base, at fast food restaurants, and clothing stores. She then graduated high school on a Friday and began work at the U.S. Census Bureau on a Monday, where she stayed for three years. After a period of time with the Gilbane Building Company (the company which built Snowden River Parkway in Columbia), Ms. Nutzhorn began a career as the Chief of Corporate Database with the National Security Agency in 1970, where she was an analyst of the NSA's corporate budget for 31 years.

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Staff Member Spotlight: Gloria J. Nutzhorn, Paralegal and Accountant
(continued from page 16)

After her long tenure with the federal government, Gloria spent six years as controller of an enterprise real estate developer in Columbia, then she entered the world of private accounting, where she performed accounting services for numerous small businesses and a non-profit for a number of years. With her extensive experience in accounting and finance, she then accepted a job as Director of Finance at Seton Keough High School until the school's unfortunate closing. Then, in May of 2014, Gloria joined Elville and Associates.

"The work at Elville and Associates was [in my comfort zone] as I started in billing and receipts. And, the family atmosphere – it's just so comfortable," said Gloria. "I've grown into other accounting positions in the past, and in this position I've grown since I've been here and I'm doing work now that is truly right up my alley."

As a firm that prides itself on a concierge-type experience and building long-term relationships with clients, it's no surprise that Gloria's values and motivations for working at Elville and Associates fit with the firm's values system and its mission and vision.

"I like to be able to help people. That's what I like the most about this firm – because we're very people-oriented and conscious of people's needs. We'll research a situation and pursue a solution for as long as needed. But that's the most enjoyable part of the job – that we can help people."

In addition to her work at the firm, Gloria is an accomplished vocalist and has been so since she was a child. "I've been singing most of my life with various groups. I've auditioned for the Washington Opera and Baltimore Opera every year, and that process is amazing," said Gloria. "You have to memorize two pieces in two languages,, and then you go in front of a board and they decide which piece you're going to sing. My vocal teacher was the conductor for the Marine Corps Band, and I started auditioning for the Washington Opera when I was only fourteen years old. I auditioned for six years, then gave up music entirely for twenty six years because my husband was tone deaf. He was a golfer, a fisherman, and he loved to garden and that's where our lives went, and that's when I learned to play golf, which I still enjoy today. When he passed in 1995, I went back to singing. It took three years to get my voice back, so I went back to taking lessons. I started with the UMBC Concert Choir and Towson University, then auditioned for and was accepted to the Baltimore Symphony Orchestra Choral Group for ten years, along with the National Philharmonic Chorale, the group I sing with today and have been with since 2002. During my tenure with the BSO I continued to audition for the Opera and never got it, but it's the real experience of being there that mattered to me."

Gloria's extraordinary vocal talents have given her the opportunity to travel the world to sing at some of the most revered venues in music: Salzburg, Austria for the annual Mozart Festival; Munzi, Austria; the Sydney Opera House; Carnegie Hall; frequent trips to the West Coast in the Los Angeles and San Francisco areas; and, most recently, a trip to Dublin, Ireland.

Gloria's travels take her around the world, but when she returns home she enjoys coming back to Elville and Associates to help the firm do its important work. She says she wouldn't have it any other way.

ON THE RADIO

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Senior Home Seller? Here's the Solution!

Victoria B. Hathaway, Guest Contributor, Director of The Silver Group of The Bob Lucido Team of Keller Williams Integrity

Did you know that over the next two decades, "Boomers" will swell the nation's older adult population by 30 million, and an estimated 16 million older adult households will be moving in the next decade?

If you are an older adult who is thinking about a downsize of your possessions and your home, doing the downsize, preparing your home for sale, selling your home, and deciding where to move can feel like a very daunting project. Knowing what to do first and having detailed information about vendors and resources are the keys to a safe and successful experience.

When I am called upon for a consultation, the area expert real estate agent from my team and I both attend. We cover a wide range of topics, usually spending at least two hours (frequently longer) in order to answer all questions and provide specific resources.

Let's take a look at the process, step-by-step, to examine how you, the home seller, should experience a listing consultation!

Choosing The Right Agent:

I recommend that, if you have the time and energy, you should take advantage of having multiple presentations by Agents. The benefit of understanding that different Agents have different personalities, experience, expertise and marketing budgets cannot be underestimated for the benefit of you the Seller. Listing a home is a specialty all its own, involving guidance for pricing, preparing the home for Buyers, marketing, advocating for the Seller through the home inspection and appraisal, and negotiating the contract against the Buyer – something totally different from the specialty of being a Buyer Agent. Make sure to ask what makes the Agent "different" and what makes their firm "better"?! Marketing budgets, accolades and awards, years of experience, value-added services such as free staging and moving trucks, and researching the length of the listing contract (ranging from a 24-hour cancellation policy to several months) are specific issues that can and should be deciding factors when making the decision about who you will hire for this very important process.

Home Visit:

In a home visit, the Agent will be able to personally assess the condition of your home (whether out-of-date, fully

updated, or something in between) as well as any structural improvements, and additions or needed repairs, as they help to guide you in pricing your home accurately. You should not use your tax assessment or Zillow to determine the selling price of the home. Seeing your home enables the Agent to share guidance about various paths to selling, including selling as-is, refreshed, or completely renovated, and the pluses and minuses of each. This is the time when the Agent should make specific recommendations for what to repair and replace, and help you to understand how each of these paths affect pricing, expectations for the selling timetable, and how Buyers are most likely to behave when making offers in each of these formats. Perception is reality, so for example low-ball offers are common with as-is properties, and multiple offers with bidding wars are common for homes that are updated and renovated. Care should be taken to determine what is best for you as the Seller, your unique situation, and needs.

Market Analysis & Pricing:

As the Seller, you should be presented with a detailed market analysis of the home, showing all recent market activity (usually up to three months back in time and in close proximity to your home) including pricing for homes that have sold, are under contract, or are currently on the market. Out of this array, a close examination of which homes are most like your home (square footage, age, condition, improvements) will help your Agent assist you with recommending the right selling price.

Timing:

The Agent should be knowledgeable about the timing of your home sale, educating about how the time of year may impact the process and creating predictability around the

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Senior Home Seller? Here's the Solution! (continued from page 18)

Buyer. For example, many families with school-age children are home shopping in the spring and early summer in order to be settled prior to the start of the school year. Winter shoppers tend to be serious Buyers and know they are coping with reduced inventory at that time of year, which is good for you as the Seller. Another aspect of timing the sale is for your Agent to pay close attention to your requirements for your move timetable. If you are under contract with a senior living community, it is normal to have a structured timetable and occupancy date for the move. Your Agent should help you determine if you must sell in order to be able to make the move or if you are able to move first and then sell.

Staging:

Once you have determined your home's pricing and timing for the sale, the next step should be a visit by your Agent's professional Stager, who has specialized training in visual merchandising, current color palettes and finishes (cabinets, hardware, lighting, trims, walls and flooring) most in demand by Buyers. The Stager will help guide you in preparing your home for the greatest possible appeal to Buyers. Working to declutter and to use what you already own, rearranged to best effect, should always be the goal.

Although most Sellers are in residence during the home's selling period, many times older adult Sellers have already vacated the home and this is absolutely fine! Homes that are both vacant and/or empty do not present a selling challenge and your needs as Seller should always be paramount.

Victoria Hathaway is the Director of The Silver Group of the Bob Lucido Team of Keller Williams Integrity. She is a Realtor, Certified Senior Advisor (CSA), Certified Senior Housing Professional (CSHP), Seniors Real Estate Specialist (SRES), President of the Coalition of Geriatric Services (COGS), and serves the Aging Studies Advisory Board, Johns Hopkins University. She may be reached at 410-979-4284 or via email at Victoria@BobLucidoTeam.com.

A Checklist for the New Year

Jill Rosner, R.N., B.S.N. – Guest Contributor – Rosner Healthcare Navigation

The beginning of the year brings renewed hope for a fresh start and an opportunity to make changes in the areas of our lives that we all have on our "to do" lists. New Year's resolutions, as we all know, rarely make it past the first few weeks. It's probably best to make a list and start checking off what we want to see happen in the New Year.

Each year I try to give some suggestions to better our overall health. This year I'm making a list. When I meet with a new client and do an assessment, it's a head-to-toe mind, body, mental health and social/environmental approach. I make recommendations in areas of: physical, safety, psychosocial, and anticipatory guidance.

So here is my checklist of things to do this year based on my personal approach:

Physical

Make appointments for healthcare providers:

- Primary Care (PC) — at least yearly or on the schedule given to you by your physician
- Cardiology if recommended by your PC
- Specialists, appropriate for your medical conditions
- Ophthalmology, an eye check for vision problems, which can contribute to falls. Cataracts cloud the vision and over time you don't notice the changes. Just take care of it before it's too late.
- Podiatry if necessary
- Plan an exercise program that works for you. Walking 30 minutes per day is the best exercise. Seated chair exercises will improve strength and balance
- Get a prescription for physical therapy if your balance and mobility have declined and you have concerns of falling (although most only have this concern when the horses are out of the barn and it's too late).
- Stop smoking. Cessation programs are available. This is the single most controllable thing you can do for your health. It's not too late!
- Eat mindfully. Add fish to your diet and be mindful of meat consumption. Everything in moderation. Small baby steps are more successful than the big resolution.
- Drink more water! (Big note to self included) Water keeps us hydrated for better overall health.

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A Checklist for the New Year (continued from page 19)

Safety

- Move those rugs; you know the ones that slide around without non-skid backing.
- Check those smoke detectors.
- Make sure the lighting is working throughout the house and in stairways — and use them. Poor lighting contributes to falls.
- Do a home assessment to assure safety ultimately contributing to the ability to remain in the home longer for those who are wishing to "Age in Place."
- Don't trust anyone asking for money, even charities. Check them out first — scams and exploitation are out of control.

Psychosocial

- Stay active socially; those who have relationships and socialize remain mentally sharper than those who do not.
- Depression and anxiety are a huge public health crisis. If you have apathy, lack of drive and are not enjoying life, it's time. The stigmas that keep people in a place of sadness or simply "flat" are worse than the remedy. Do something about it this year. You don't have to live life in a fog. Talk to your doctor.

Anticipatory guidance

Life will change, we all get older, start preparing now. Do those advance directives this year. Update if you already have them. Make your wishes be known. Do your family a favor and stop avoiding future planning because you are afraid or in denial. You won't die one day sooner because you met with an elder law attorney.

Take control of your destiny and rest easy with peace of mind that you will get what you want as you age not what others are guessing you want or what they think is best.

Have a happy, healthy New Year!

Jill Rosner is a registered nurse, certified geriatric care manager and owner of Rosner Healthcare Navigation. She provides patient advocacy and care management services to clients with health and aging issues. Contact her at JillRosnerRN@aol.com.

A Curious Synchronicity

Judith Krummeck – Evening Drive Host, WBJC

What do Robert Schumann, Jean Sibelius, and Igor Stravinsky have in common? Yes, their last names begin with "S," but it's more than that. How about Georg Philipp Telemann, Giuseppe Tartini, and Peter Ilyich Tchaikovsky? Again, it's more than simply a letter thing, or the fact that all six of these men were classical composers. Add to the list George Frideric Handel, Leopold Mozart, and Johann Sebastian Bach's sons, and it becomes even more interesting. All of them started out studying law. Let's look at this curious phenomenon chronologically, with a little bit of help from Wikipedia.

Georg Philipp Telemann (1681 –1767) became a composer against his family's wishes, and he was almost completely self-taught in music. He entered the University of Leipzig to study law, but eventually was able to settle on a career in music. Telemann was, and still is, one of the most prolific composers in history.

George Frideric Handel (1685 – 1759) was born in Halle to an eminent barber-surgeon who, according to Handel's first biographer, John Mainwaring, was adamantly opposed to his son pursuing a career in music. However, Handel did receive musical instruction in harpsichord, violin, organ, and oboe, as well as composition. Handel's father died when his son was a schoolboy of 11. It had been his father's wish that he would become a lawyer and, perhaps, to fulfill a promise to his father, Handel matriculated at the University of Halle. Although he didn't enroll in the faculty of law, he almost certainly attended the lectures of the famed jurist, Christian Thomasius. Shortly after starting his university education, Handel accepted the position of organist at the Calvinist Cathedral in Halle, and that marked the beginning of his musical career.

Four of Johann Sebastian Bach's sons became professional musicians, and Bach supervised all of their musical educations. Two of them, Wilhelm Friedemann Bach (1710 – 1784) and Carl Philipp Emanuel Bach (1714 – 1788) enrolled as law students in Leipzig University. (Some believe that Johann Christoph Friedrich Bach (1732 – 1795) also studied law there, but there is no record of that.) In an age of royal patronage, father and sons alike knew that a university education helped prevent a professional musician from being treated as a servant. Friedemann's first job was as the organist

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A Curious Synchronicity (continued from page 20)

of the St. Sophia's Church at Dresden, at which point his musical career began. Carl obtained his degree at the age of 24, but never practiced law, instead turning his attention immediately to music.

Leopold Mozart (1719 – 1787) is best known today as the father and teacher of his son, Wolfgang Amadeus. From an early age, Leopold sang as a choirboy. At school, he appeared in student theatrical productions as an actor and singer, and became a skilled violinist and organist. His parents had planned a career for Leopold as a Catholic priest, but this apparently was not Leopold's own wish. He enrolled at the University of Salzburg to study philosophy and jurisprudence. He received the degree of Bachelor of Philosophy, but the following year he was expelled from the university for poor attendance. A year later, he began his career as a professional musician.

Robert Schumann (1810 – 1856) is widely regarded as one of the greatest composers of the Romantic era. His father, who had encouraged the boy's musical aspirations, died when Schumann was 16. Neither his mother nor his guardian encouraged a career in music. Schumann went to Leipzig to study law so that he could meet the terms of his inheritance, writing to his mother, "My whole life has been a struggle between Poetry and Prose, or call it Music and Law." At 20, he left the study of law, intending to pursue a career as a virtuoso pianist, but a hand injury ended that dream. Schumann then focused his energies on composing.

Jean Sibelius (1865 – 1957) was the son of a Swedish-speaking medical doctor who died of typhoid when the boy was three years old. His uncle was interested in music, especially the violin; it was he who gave Sibelius a violin when he was ten years old, and later encouraged him to maintain his interest in composition. After graduating from high school, Sibelius began to study law at the Imperial Alexander University in Finland but, showing far more interest in music, soon moved to the Helsinki Music Institute – now the Sibelius Academy.

Pyotr Ilyich Tchaikovsky (1840 – 1893) began piano lessons at five and, within three years, he could sight read music as well as his teacher. His parents were initially supportive of his musical gifts, but decided to send him to the Imperial School of Jurisprudence in Saint Petersburg to prepare for a career as a civil servant. At 19, Tchaikovsky graduated as a titular counselor, a low rung on the civil service ladder, and was appointed to the Ministry of Justice. That same year, the Russian Musical Society was founded with the aim of fostering native Russian talent. The classes that the society offered were a precursor to the Saint Petersburg Conservatory, and Tchaikovsky enrolled at the Conservatory as part of its premiere class, happily putting his civil servant career behind him.

Igor Stravinsky (1882 – 1971) was brought up in St. Petersburg, beginning piano lessons as a young boy, studying music theory, and attempting composition. Despite his enthusiasm for music, his parents expected him to study law. He enrolled at the University of Saint Petersburg in 1901, but he attended fewer than fifty class sessions during his four years of study. He had already begun to spend more time on his musical studies than on law, and he started taking twice-weekly private lessons from Nikolai Rimsky-Korsakov. Four years later, the impresario, Sergei Diaghilev, heard two of Stravinsky's early works, and commissioned him to write The Firebird for the Ballets Russes. The rest, as they say, is history.

There are myriad other stories like this about lawyer-musicians, and it begs the question: what is it about the law that lends itself to music, and vice versa? My guess is that it has something to do with the parallels between process and form. In the way that I understand legal argument to be structured around precedent and statutes, so musical composition, for all its creative spark and genius, begins with form – sonata form, rondo form, symphonic form. More often than not, a composer chooses a key signature for a composition, and all the harmonic progressions and key changes are hinged on that home key. Similarly, a legal precedent may be challenged, but it is argued on the basis of what already exists as law.

Whatever way you look at it, the legal mind and the musical mind seem often to find a synchronicity. If you are reading this, perhaps you find that too.

Upcoming Events And Speaking Engagements

Please visit our website, www.elvilleassociates.com/news-events, for frequent updates on our events and speaking engagements.

What Families Need to Know about Planning for a Loved One with Special Needs
Wednesday, November 1st, 6:00 p.m. – 8:00 p.m.
The Harbour School Annapolis, 1277 Green Holly Drive, Annapolis, Maryland 21409

Webinar – Special Needs Trusts and The ABLE Act
Thursday, November 2nd, 12:00 p.m. – 1:00 p.m.
In Partnership with The Parents' Place of Maryland. For more information please visit www.ppmd.org

Are You a Lover of the Arts and Want to Secure Your Legacy?
Baltimore-Washington Financial Advisors, The Columbia Orchestra, Elville and Associates, and the Community Foundation of Howard County invite you to a discussion on charitable giving and philanthropy, endowments and foundations.
Thursday, December, 7th – 11:30 a.m. to 1:00 p.m.
5950 Symphony Woods Road, Suite 600, Columbia, Maryland 21044

Stephen R. Elville & Elville and Associates Present: The Advisors' Forum
Wednesday, December 13th, 12:30 p.m. – 2:00 p.m.
Historic Oakland Manor, 5430 Vantage Point Road, Columbia, Maryland 21044

The Difference Between Alzheimer's vs. Dementia
Friday, December 15th, 11:45 a.m. – 1:00 p.m.
The Office of Baltimore/Washington Financial Advisors
5950 Symphony Woods Road, Suite 600, Columbia, Maryland 21044

Steve Elville & Elville and Associates Present:
Client Care Program Continuing Legal Education Event – Social Security Workshop
Saturday, January 20th, 10:00 a.m. – noon
Anne Arundel Community College – The John A. Cade Center for Fine Arts (room 219)
101 College Parkway, Arnold, Maryland 21012

Retirement & Estate Planning Workshop (Day One – Estate Planning Essentials)
In Partnership with Timmick Financial Group
Tuesday, January 30th, 7:00 p.m. – 9:00 p.m.
Historic Oakland Manor, 5430 Vantage Point Road, Columbia, Maryland 21044

Retirement & Estate Planning Workshop (Day Two – Savvy Social Security Planning)
In Partnership with Timmick Financial Group
Wednesday, January 31st, 7:00 p.m. – 9:00 p.m.
Historic Oakland Manor, 5430 Vantage Point Road, Columbia, Maryland 21044

Retirement & Estate Planning Workshop (Day Three – Retirement Planning)
In Partnership with Timmick Financial Group
Thursday, February 1st, 7 p.m. – 9 p.m.
Historic Oakland Manor, 5430 Vantage Point Road, Columbia, Maryland 21044

Elder Law Workshop
Tuesday, February 13th, 11:45 a.m. – 1:00 p.m.
The Offices of Baltimore/Washington Financial Advisors
5950 Symphony Woods Road, Suite 600, Columbia, Maryland 21044

Stephen R. Elville & Elville and Associates Present: The Advisors' Forum
Thursday, February 15th, 12:30 p.m. – 2:00 p.m.
Historic Oakland – 5430 Vantage Point Road, Columbia, Maryland 21044

Workshop – What Families Need to Know about Planning for a Loved One with Special Needs
Wednesday, February 28th, 6:00 p.m. – 8:00 p.m.
The Harbour School Baltimore, 11251 Dolfield Boulevard, Owings Mills, Maryland 21117

Estate Planning Essentials Seminar
Thursday, March 1st, 2:00 p.m. – 3:30 p.m.
Riderwood Retirement Community, 3140 Gracefield Road, Silver Spring, Maryland 20904

Brain Injury Association of Maryland Annual Conference
Thursday and Friday, March 15 and 16, 8:00 a.m. – 4:00 p.m.
Presentation by Stephen R. Elville – Health Care Decision Making at a Time of Crisis, and Beyond
Radisson North Baltimore – 2004 Greenspring Avenue, Timonium, Maryland 21093

Estate Planning and Elder Law Essentials Workshop
Tuesday, April 17th, 2:00 p.m. – 3:30 p.m.
Howard County Public Library – East Columbia Branch, 6600 Cradlerock Way, Columbia, Maryland 21045

Stephen R. Elville & Elville and Associates Present: The Advisors' Forum
Wednesday, April 25th, 12:30 p.m. – 2:00 p.m.
Historic Oakland – 5430 Vantage Point Road, Columbia, Maryland 21044

Steve Elville & Elville and Associates Present: Client Care Program Continuing Legal Education Event
Saturday, April 28th, 10:00 a.m. – noon
Anne Arundel Community College – The John A. Cade Center for Fine Arts (room 219)
101 College Parkway, Arnold, Maryland 21012

The Harbour School's Hugs for Heroes Fundraiser (Sponsor)
Saturday, May 5th, 6:00 p.m. – 9:00 p.m.
Linwoods Restaurant, 25 Crossroads Drive, Owings Mills, Maryland 21117

City of Gaithersburg's 10th Annual Active Aging Expo (Speaking Engagement and Sponsor)
Monday, May 7th, 9:00 a.m. – 2:00 p.m. (Mr. Elville's speaking time TBD)
Activity Center at Bohrer Park, 506 S. Frederick Road, Gaithersburg, Maryland 20877

Financial Planning Association of Maryland Spring Symposium
Seminar – Heckerling Institute Update
Thursday, May 17th, 9:00 a.m. – 5:00 p.m. (Mr. Elville's speaking time TBD)
Doubletree Hotel, 1726 Reisterstown Road, Pikesville, Maryland 21208

Estate Planning Seminar
Tuesday, June 26th, 2:00 p.m. – 3:30 p.m.
Riderwood Retirement Community, 3140 Gracefield Road, Silver Spring, Maryland 20904

Estate Planning Seminar
Tuesday, October 16th, 2:00 p.m. – 3:30 p.m.
Riderwood Retirement Community, 3140 Gracefield Road, Silver Spring, Maryland 20904

Stephen R. Elville & Elville and Associates Present: 2018 Annual Client Event
Saturday, October 20th, 8:30 a.m. – 12:00 p.m.
Retreat and Conference Center at Bon Secours, 1525 Marriottsville Road Marriottsville, Maryland 21104

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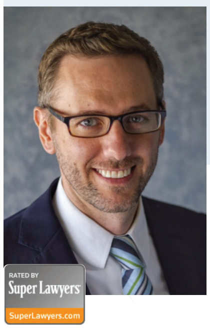

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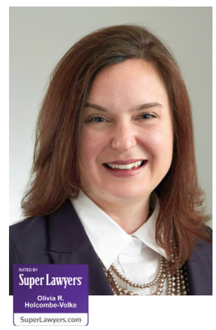

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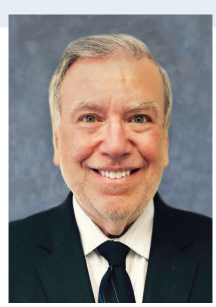

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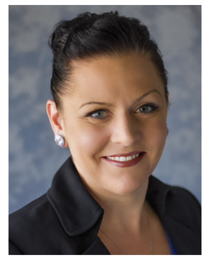

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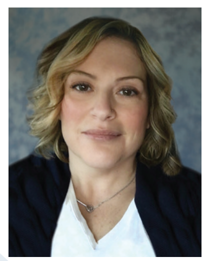

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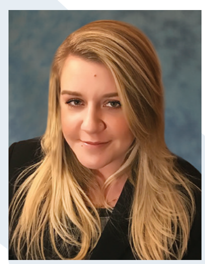

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Ten Things to Look For in An Estate, Elder Law, and Special Needs Planning Attorney

Stephen R. Elville, J.D., LL.M.

1. Provides warm, empathetic approach and caring environment.
2. Attorney is a counselor and not just a technician.
3. Clients are provided with a unique estate planning or elder care planning experience, and not just a transaction.
4. Provides an interactive planning process in partnership with the client and with emphasis on client's goals (not a paternalistic approach).
5. Ensures Financial Advisor/C.P.A. friendly approach with goal of inclusive total advisory team effort; works in good faith with Financial Advisor and/or C.P.A. to implement all appropriate solutions in best interests of the client.
6. Timely and structured process – encourages clients to complete the planning process and discourages procrastination.
7. Trust asset alignment – planning attorney and firm's asset alignment coordinator oversee and ensure proper asset alignment with all estate and elder law plans (client not abandoned with unfunded plan).
8. Client education and understanding – to the extent possible, attorney ensures that client understands and has at least a working knowledge of their planning documents and choices.
9. Follow-up – maintains ongoing contact with clients via annual continuing education and client care programs to encourage clients to meet with attorney at least bi-anually, and facilitates client-attorney contact throughout the years via newsletter and other notifications.
10. Value-added services – provides client access to latest in on-line document storage, and all available contemporary solutions for "complete" estate planning.

Elville and Associates' Purpose Statements

VISION STATEMENT

To become the leading estate planning, elder law, and special needs planning Firm in Maryland through the relentless pursuit of and adherence to the fundamental Firm values of educating and counseling clients and the constant recognition that the Firm exists to provide solutions to our clients' problems and to exceed their expectations; in an environment that encourages and facilitates constant learning, improvement, and professional advancement for all employees, and where all members of the Firm are respected and encouraged to utilize and develop their own unique talents and abilities.

ELVILLE AND ASSOCIATES

MISSION STATEMENT

To provide practical solutions to our clients' problems through counseling, education, and superior legal- technical knowledge.

PHILOSOPHY STATEMENT

Elville and Associates engages clients in a multi-step educational process to ensure that estate, elder law, and special needs planning works from inception, throughout lifetime, and at death. Clients are encouraged to take advantage of the Planning Team Concept for leading-edge, customized planning. The education of clients and their families through counseling and superior legal-technical knowledge is the practical mission of Elville and Associates.

Elville and Associates – Membership Organizations

Academy of Special Needs Planners

National Network of Estate Planning Attorneys

ElderLawAnswers

The Arc. For people with intellectual and developmental disabilities

everplans

ElderCounsel — Your Success. Our Commitment. Excellence in Elder Law and Special Needs

Client Care Academy

FPA Financial Planning Association of Maryland

Anne Arundel Medical Group

Advocates Trust Services

WealthCounsel — Practice Excellence.

NAMI Maryland — National Alliance on Mental Illness

AICPA — American Institute of CPAs

NAELA — National Academy of Elder Law Attorneys, Inc.

MAADS — Maryland Association of Adult Day Services

Services Offered By Elville and Associates

ESTATE PLANNING AND TAXATION

- Wills
- Trusts
- Powers of Attorney
- Advance Medical Directives
- Estate Administration (Probate)
- Trust Administration
- Fiduciary Representation
- Estate Tax Planning
- Asset Protection
- IRS Tax Controversy
- State of Maryland Tax Controversy
- Personal and Business Tax Planning
- Business Law
- Business Succession Planning
- Charitable Giving and Philanthropy
- Elville Self-Direct™
- Waypoint Trust™
- Elville Legacy System™

ELDER LAW

- Medical Assistance Planning
- Long-Term Care Asset Protection
- Long-Term Care Planning
- Nursing Home Selection and Placement
- Assisted Living Issues
- Guardianship
- Veterans Benefits
- Social Security
- Senior Housing

SPECIAL NEEDS PLANNING

- Special Needs Trusts
- Public Benefit Qualification and Preservation
- Supplemental Security Income (SSI)
- Social Security Disability (SSDI)
- Funding of Tort Recoveries
- Financial and other Planning for Special Needs Children and Adults
- Health Care Decision Making
- Fiduciary Services

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