



ELVILLE
AND ASSOCIATES

THE ELVILLE BENEFACTOR

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

Issue 08 Summer 2016

IN THIS ISSUE:

- Page 1
 - Contemporary Trends in Estate Planning - Plans that Work
- Page 2
 - Contemporary Trends in Estate Planning - Plans that Work (continued)
 - Elville and Associates Client Care Program
- Page 3
 - What is a 529 Plan and How Can it Benefit Your Family and You?
- Page 4
 - Creative Arts Corner
- Page 5
 - Welcome to Gary Greenwald, J.D., LL.M.
 - Elville and Associates now offers Everplans
- Page 6
 - A Guide for Choosing a Good Trust Protector
- Page 7
 - Beneficiary-Controlled Trusts and Creditor Protection
- Page 8
 - Navigating Health and Aging
- Page 9
 - 2016 Client Education Event
- Pages 10-11
 - Elville Center for the Creative Arts
- Page 12
 - Selecting the Right Assisted Living or Nursing Home – Where Do I Start?
- Pages 14-15
 - Upcoming Events
- Pages 16-17
 - Elville and Associates' Attorneys & Staff
- Page 18
 - Ten Things to Look for in an Estate Planning Attorney
- Page 19
 - Elville and Associates' Purpose Statements and Membership Organizations

NATIONAL ACADEMY OF ELDER LAW ATTORNEYS



ELVILLE
AND ASSOCIATES
COLUMBIA OFFICE

9192 RED BRANCH ROAD, SUITES 100 & 300
COLUMBIA, MARYLAND 21045

THE ROTUNDA

711 W. 40TH STREET, SUITE 358
BALTIMORE, MARYLAND 21211

ROCKVILLE TOWN CENTER OFFICE

199 E. MONTGOMERY AVE., SUITE 100
ROCKVILLE, MARYLAND 20850

ANNAPOLIS OFFICE

1997 ANNAPOLIS EXCHANGE PKWY, SUITE 300
ANNAPOLIS, MARYLAND 21401

PHONE: 443-393-7696 FAX: 443-393-7697
www.elvilleassociates.com

Contemporary Trends in Estate Planning - Plans that Work

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



There is a subtle but unmistakable trend in estate planning and elder law in 2016. Not surprisingly, this trend is being driven not by the legal community,

but by market forces – estate planning and elder law clients. The trend is this: clients are increasingly demanding to be cared for – they are seeking and demanding attorney-client relationships where formal client maintenance and updating programs are offered – they are asking attorneys to stop engaging in the long-time practice of limiting the scope of their representation to such an extent that individuals and families are left with plans that are likely not to work over the long term due to many factors, including no commitment on the part of attorneys and law firms to a caring for clients model, and where there is no continuing relationship with the attorney or law firm.

This trend, like all value-based concepts, has its origins in foundational principles. Would a sane person knowingly engage in the estate planning process - enter into a relationship with a law firm, share their most personal information, invest time, effort, and money, and make plans for the future based on the planning, if they knew that the plan was likely not going to work as intended and contemplated during the planning process? Of course not. Yet, this is what happens in estate planning and elder law each and every day. The answer: client maintenance and updating (client care).

To understand client care in estate planning, elder law, and special needs planning is to understand how planning actually works – or more exactly, how it doesn't work.



In this brief article, we will explore the fundamentals of client care, the mechanics of how it works from plan inception and throughout the following years, and how it ultimately accomplishes its inherent goal of ensuring that planning works as intended, with the added benefit of cost minimization in final administration as a likely natural by-product.

Understanding client care is simple – it is treating the estate and elder law planning experience as more than a one-step process, and understanding that planning is not just a set of physical documents, but a lifetime of maintaining and updating those documents on a recurring, predictable basis, with the expectation that through follow-up and on-going counseling in a partnership-type relationship between attorney and client, in coordination with the client's financial advisor, CPA, and other advisors, all aspects of planning are addressed, including the alignment of assets in harmony with the planning structure. Traditionally, estate planning has been limited to one step – the design and implementation phase. It is at this point where most failures in estate planning occur – that's right, this is where failure happens practically from the very beginning, and as mentioned above, the point where if most clients realized their

Contemporary Trends in Estate Planning - Plans that Work (continued)

plans were subject to failure from inception they would likely choose to not plan at all. This is where plan failure begins because clients are traditionally counseled that the set of documents they obtain is the estate plan. Nothing could be further from the truth, and proof of this is best summarized in the following statement: in estate planning, ultimately the only thing that really matters is the answer to this question – how were the assets titled and what were the beneficiary designations at the time of death? The estate planning documents are ancillary and of secondary importance – they are merely tools by which to control the flow of assets and/or direct them. Without proper titling, designation, and assignment (asset alignment), documents in and of themselves are potentially useless.

Rather than limiting oneself to a one-dimensional process (the design and implementation phase only), estate and elder law planning is a three-step process, inclusive of the following: (1) design and implementation; (2) maintenance and updating (the client care process); and (3) success in final administration. Although many analogies are applicable, perhaps the garden analogy best illustrates the truth of the planning process. To have a successful garden, one must till the soil and carefully prepare the ground for planting, carefully designing the rows or patches, determining what yield is expected and what aesthetic look is desired, and thereafter the seeds are planted. Then rain comes, and sometimes the wind blows; or at other times the rain does

not come and measures must be taken to provide needed water to the plants; but then animals or insects may come and eat the plants or vegetables, frustrating your efforts. And all during the growing season you must maintain the integrity of the garden by weeding, tending to the plants, placing stakes where necessary, spraying, and otherwise monitoring things on a consistent basis. After considerable attention in time and effort, assuming the soil is good, the garden yields an abundance of tomatoes, corn, egg plant, yams, beans, squash, broccoli, watermelon, or whatever other plants were cultivated, usually in relation to the amount of planning and care expended in anticipation of a successful harvest. Estate and elder law planning is the same – in our ever-changing and fast-paced world, one of the only things that is certain is we must recognize and adapt to change – we must implement planning with the understanding that it is not static, but constantly evolving. Along these lines, the only way to assure the success of your planning, and ultimately the success of your beneficiaries through planning, is to focus on the following: make sure your voice is heard – engage in planning only with an attorney/law firm that cares enough about you, your family, and the success of your planning to offer a formal client maintenance and updating (client care) program, and that has as its core mission, vision, and philosophy the education of clients and their families, and a commitment to a caring for clients model.

Firm Attends Client Maintenance Academy, Designs New Elville and Associates Client Care Program

Jeffrey D. Stauffer, Community Relations Director



On May 5th and 6th, 2016, the entire estate planning and elder law team of Elville and Associates, along with key support staff members, attended the Client Maintenance Academy in Boston, Massachusetts, to become certified in client maintenance and updating, becoming only the 43rd law firm in the U.S. to attend the Client Maintenance Academy. Elville and Associates has always been a thought leader in client maintenance and updating through its on-going client legal education programs, family care meetings, and annual Client Education Event. However, the firm's new affiliation with the Client Maintenance Academy puts the firm squarely in the forefront as the leader in estate planning, elder law, and special needs client maintenance and updating in Maryland.

On September 17, 2016, the firm will launch its new "Elville and Associates Client Care Program." The mission of our Client Care Program ("planning that works") is to provide our clients with the comfort and assurance that their estate and elder law plans will work no matter how their goals or situations may change, and to ensure planning remains consistent with changes in the laws. Included in the program are educational workshops for clients, their families and successor trustees, document updates, asset alignment updates, coordination with your planning team professionals (financial advisor, CPA, insurance agent) and other participant benefits.

For more information about the new Elville and Associates Client Care Program, please contact Mary Guay Kramer, Asset Alignment Coordinator and Executive Legal Assistant, at 443-741-3635.

What is a 529 Plan and How Can It Benefit Your Family and You?

Olivia R. Holcombe-Volke, J.D.



When 529 college savings plans first arrived on the scene (Section 529 of the Internal Revenue Code was adopted in 1996), the primary motivation was addressing the reality of rising college tuition. Through various subsequent iterations, including those of the Economic Growth and Tax Relief Reconciliation Act of 2001 and the Pension Protection Act of 2006, qualified distributions became tax-free, rollovers became allowable, and account owners became able to make some investment changes, expanding the appeal of 529 plans beyond merely paying for the ever increasing costs of college.

What is a 529 plan? Legally known as a “qualified tuition plan,” a 529 plan (so called because authorized by Section 529 of the Internal Revenue Code) is a tax-advantaged savings mechanism to pay for future college costs. There are two types: a pre-paid tuition plan, and a college savings plan. With a pre-paid tuition plan, units or credits toward future tuition and room and board are purchased from participating colleges and universities. With a college savings plan, an account holder establishes an account on behalf of a beneficiary (the current or future college student) in order to pay the beneficiary’s eligible college expenses. The account holder may select among various investment options for the contributions made to the account, with the particular college savings plan then investing the contributions on behalf of the account holder. Withdrawals from these plans can then be used at most, if not all, colleges and universities.

The tax implications of contributing to a 529 plan are almost exclusively positive. Contributions to a 529 plan for the benefit of someone else will move assets out of one’s estate – thereby lowering potential exposure to estate tax. Any growth in assets invested in a 529 plan will also avoid inclusion in the contributor’s estate. Gift tax consequences are avoided if annual contributions remain at or below the annual exclusion amount (with no additional gifts in that year to the same beneficiary). In fact, under special rules applicable to 529 plans, five years’ worth of the annual gift exclusion amount may be contributed (and a special tax election made) without gift tax ramifications; however, the contributor’s death during the five years following the contribution will result in the inclusion of a portion of the contribution in the contributor’s estate. Finally, while contributions are not deductible for federal tax purposes, Maryland provides a deduction for contributions to the Maryland 529 Plans of up to \$2,500 per beneficiary, per year, for contributions made that year, with contributions in

excess of \$2,500 eligible for deductions for up to the next ten (10) years (or until the full amount of contributions has been deducted) .

A 529 savings plan account can be established for the benefit of anyone – a friend, relative, or anyone else – and that beneficiary can be changed at any time, without consequence, so that if a beneficiary receives a scholarship, or decides not to attend college, a new beneficiary may be named without penalty. Additionally, there is no limit to the number of plans that can be set up. The opportunities presented by contributing to 529 savings plans are immense: for minimizing estate tax exposure; for providing a legacy that will be put to good use; for the ability to push assets out of one’s estate while still maintaining some level of control over their investment, use, and ultimate disposition. This combination of benefits is unusual. If any aspect of this technique is applicable or appealing to you, your estate, and/or your preferred beneficiaries, it is worth discussing with your estate planning attorney today.

Addendum: On April 12, 2016, Governor Hogan signed the Achieving a Better Life Experience (ABLE) Act into law, joining thirty-nine (39) other states in providing a mechanism for many individuals who developed disabilities prior to the age of twenty-six (26) with the ability to open tax-exempt bank accounts to hold funds for use toward certain qualifying disability-related expenses, without the risk of negatively impacting eligibility for means-based government benefits. Specifically with regard to 529 savings plans, the ABLE law provides for the Maryland 529 Board (formerly the College Savings Plans of Maryland Board) to establish and administer 529 accounts for individuals with disabilities, offering Maryland income tax subtraction modifications similar to those available for contributions to 529 accounts for non-disabled individuals (though more limited), and, most importantly, without the funds in such 529 accounts counting against an individual’s ability to qualify for means-tested benefits.

¹ Nothing in this article is intended as tax advice. All readers are advised to speak with a tax professional regarding any federal or state-specific tax applications.

Creative Arts Corner: Classical Music In Popular Culture - Not Always Fair

by Mark Malinowski, Morning Host, 91.5 WBJC



Many of us have been introduced to classical music via popular media, which includes movies, television and radio programs, as well as the commercial announcement contained therein. As a youngster, I remember well the Warner Bros. cartoons, such as “The Rabbit of Seville,” and the famous Bugs Bunny cartoon where is a conductor (much to the dismay of his neighbor, the opera singer) and is presented as a caricature of Leopold Stokowski (as he walks to the podium, you hear people whisper “It’s Leopold!”).

I remember well, the classical music contained in television commercials, especially the commercials for Quaker Puffed Wheat and Puffed Rice. The Tchaikovsky “1812” overture was played and when announcer would announce that they were the cereals “Shot from Guns!” At that point, the cannon would fire (timed to the music, of course) and tons of cereal was released from the barrel. Nowadays, I am sure that company would be sued for false advertising for such a blatant fabrication. Those were gentler times, I suppose.

Another piece that one heard regularly was Ponchielli’s “Dance of the Hours,” from his opera “La Gioconda.” Not only as the melody to Allen Sherman’s “Hello Muddah, Hello Faddah,” but in numerous commercials, often for pet food showing an over exuberant (and perhaps underfed) puppy running and sliding to the bowl of dog food.

The list goes on, and many composers’ music was used to such effect. I think that of all the classical music I have heard in the popular media, Bach stands out. I have heard Bach’s music in commercials more times than I can count. It seems whenever there is a character in a TV show or movie who is a ‘cello player, we hear music from the Suites

for Unaccompanied ‘Cello. A recent MetLife commercial, shows “Schroeder” from the “Peanuts” comic strip on stage, playing Bach’s “Italian Concerto.” Of course, any long-time reader of “Peanuts” would know that Schroeder worshipped Beethoven. For accuracy sake, he should have been playing the “Waldstein” sonata, or something else by old Ludwig Van.

Most of the associations are entertaining, and certainly harmless, but sometimes a bit distressing, at least for me. Thinking of old “Ludwig Van,” calls to mind Anthony Burgess’s novel (and of course the movie) “A Clockwork Orange” and the association with classical music for the main character, who was a true sociopath. I was a bit bothered by the fact that Beethoven’s music seemed to bring out the beast in him. I know - just a movie.

Bach has suffered much the same. When I was younger, I used to play the “Tocatta in d minor,” in an arrangement for the accordion (it sounds better than you might think, when played well, which I USED TO do). Every time I was heard playing it by a friend or relative, the first thing I heard was “Phantom of the Opera music!” Yes, somehow the main character in that story manages to get a pipe organ in the sewers of Paris, and (in the Claud Reins film) plays that well-known work by Bach, which will probably never escape that association.

More recently, the move “The Silence of the Lambs” featured the psychotic psychiatrist, Hannibal Lechter, performing a particularly violent act while listening to Bach’s “Goldberg Variations.” That great piece of music was actually used in a commercial announcement promoting the new TV program about that same character. I know, just a movie, just a TV show, but I do find it bothersome that this sublime music is associated with one of the most violent characters in fiction. Bach deserves better, don’t you think?

On the Radio



Elville and Associates is a corporate sponsor of WBJC 91.5 FM. Please listen for our announcements and view our web ads on wbjc.com.

Elville and Associates is a proud supporter of the arts and we would like to recognize the following organizations that make a difference in the community.



Bach In Baltimore

Welcome to Gary Greenwald, J.D., LL.M.

This spring, Gary Greenwald, J.D., LL.M., of Gary Greenwald, P.C., became Of Counsel to Elville and Associates. Mr. Greenwald has been a colleague of Stephen R. Elville, principal of Elville and Associates, for the past 10 years and brings a wealth of knowledge and insight for the benefit of Elville and Associates and its clients.

To reciprocate the current Of Counsel arrangement described above, Elville and Associates is now Of Counsel to Gary Greenwald, P.C. Elville and Associates has also recently entered into a succession plan arrangement with Gary Greenwald, P.C., effective on or about 2026.



Gary Greenwald, J.D., LL.M.

Gary Greenwald has been practicing law in Maryland for more than 35 years, with offices in Howard County, Prince George's County and St. Mary's County. His practice consists primarily of estate planning, wills, trusts, trust settlements, probate and business law. Mr. Greenwald is a member of the Estates and Trusts Section of the Maryland State Bar Association and has served on the Board of Directors of the Estate Planning Council of Suburban Maryland for six years as well as served as its President for two years. Mr. Greenwald is an active member of the National Network of Estate Planning Attorneys, and he is licensed to practice in both the state and federal courts of Maryland and the District of Columbia.

Mr. Greenwald graduated with honors from the University of Maryland School of Law in 1977. In 1989, he earned a Master of Law Degree in taxation from the George Washington University School of Law.

Elville and Associates Now Offers Everplans

Jeffrey D. Stauffer, Community Relations Director



In our ongoing effort to always be at the forefront of estate and elder planning techniques and legal-technical knowledge, Elville and Associates has become a member of Everplans – the premiere client organizational tool for estate planning and elder law planning.

Everplans is a state-of-the-art digital archive for all of your essential information – including personal, legal, health and medical, eldercare and financial documentation. Your personal Everplan will store all of your scanned paperwork in one secure repository – like an electronic safe deposit box – which can be instantly accessed whenever needed, and shared with those you choose, as you have the ability to select “deputies” who can access your documents and information. And, each “deputy” is given a level of access deemed appropriate by you.

We are pleased to make this leading-edge organizational platform available to our clients, as we continue to work to provide practical solutions to our clients' needs and exceed expectations. Your Everplan will be a simple yet indispensable tool for your family and you to use for your planning needs.

To learn more about Everplans or to obtain access to your personal Everplan, contact Mary Guay Kramer, Asset Alignment Coordinator and Executive Legal Assistant, at 443-741-3635.

A Guide for Choosing a Good Trust Protector

Verena Meiser, J.D.



Trust Protectors are routinely included in modern trusts as powerful supervisors and enforcers of the Settlor's intent beyond the Settlor's lifetime. Since the role of a Trust Protector could be filled by an individual, such as a family member or friend, a professional, such as an attorney, accountant or financial adviser, or a corporate entity, Settlers have to make a choice. What factors should a Settlor consider to name a qualified Trust Protector who will also be willing to accept the responsibilities and potential liabilities?

The selection of a suitable Trust Protector depends largely on the Trust Protector's primary responsibility and required skill to meet that responsibility. The three most common reasons for including a Trust Protector are (i) to maintain the trust's compliance with evolving laws and to amend the trust agreement from time to time to ensure that changes in the law do not hinder the implementation of the Settlor's intent; (ii) to appoint or replace a trustee who fails to further the Settlor's intent; and (iii) to protect the beneficiaries of the trust.

If keeping a trust agreement updated with regard to changes in the law is most important to the Settlor, then the logical choice of a Trust Protector would be someone who is informed about the legal environment. An individual, such as a family member or friend could always seek a professional's advice, however, would it make more sense to name the professional directly? The Settlor's estate planning attorney may be a sensible choice. However, before involving the attorney in a fiduciary role for the trust, the Settlor should consider whether, at some point in the future, the Settlor may like the attorney to be available to handle legal representation of a beneficiary, a trustee or any other party to the trust in a legal proceeding. If the attorney was also serving as Trust Protector, he or she might have a conflict of interest that could prevent the attorney from being available to handle such legal representation.

Many Settlers would like their Trust Protector to have the authority to replace a Trustee who fails to administer the trust in a way that furthers the Settlor's goals. For example, the Settlor may want to ensure that distributions to beneficiaries result in the best income tax consequences for the trust and the beneficiaries. To effectively monitor the Trustee, the Trust Protector needs the necessary knowledge to evaluate a Trustee. Since a beneficiary or a majority of beneficiaries could also be authorized to replace a trustee,



the Settlor needs to consider if there may be other reasons that make the appointment of a Trust Protector preferable. It may be difficult for a beneficiary to remove a trustee, and a Trust Protector could provide back up. For example, in the case of a beneficiary with diminished mental capacity that may not rise to the level required for a court-appointed guardian, a Trust Protector could step in and handle trustee matters.

A lot of considerations go into the selection of the best Trust Protectors. Since the Settlor can anticipate that those individuals and professionals known to the Settlor will have to resign their role as Trust Protectors at some point, the Settlor may wish to name a successor corporate Trust Protector for the future. However, even corporate Trust Protectors may cease to exist, so the trust agreement should include a mechanism for appointing a successor. Part of such a mechanism could be to give a Trust Protector the power to name successors.

Once the Settlor identifies the best suited Trust Protector, the Settlor needs to ask one final question: Will that individual, professional or corporate entity be likely to accept the role? What is the likelihood that the named Trust Protector may be too concerned about exposure to liability and proper liability protection to turn the position down? Addressing such questions will increase the potential that a named Trust Protector will accept an appointment.

There is no doubt that Trust Protectors play very important roles, in particular in trusts that may last for many years. The considerations discussed in this article, are an important part of the Settlor's consultation with his or her estate planning attorney.

Beneficiary - Controlled Trusts and Creditor Protection: The Best of Both Worlds

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



One of the rules in estate planning is to ensure that upon the death of parents, assets are not directed outright to minor children. A bequest directly to a minor child requires a Court-Ordered Guardianship of the Property, at worst, or a Custodianship under the

Uniform Transfers to Minors Act (“UTMA”), at best. A Guardianship of the Property can only be obtained through Court action and once obtained, annual accountings must be filed with the Court. Upon a minor’s 18th birthday, all assets subject to the Guardianship are distributed outright to the child, whether it is \$100 or \$1.0 million. A Custodial arrangement under the UTMA may be utilized under specific circumstances and does not require annual accountings to the Court. In addition, the child would not receive the assets subject to the Custodianship until age 21 instead of age 18. With that said, most estate planners and professional advisors would caution against an estate plan that results in an 21-year old receiving a lump-sum inheritance outright. Handing over \$200,000 in cash to a 21-year old could very well do more harm than good. The entire amount is available for the child to spend and is subject to the claims of any creditors of the child.

The tried-and-true solution to the above problem is to leave assets for a younger child in trust, with instructions to the trustee to utilize the trust assets for the child’s benefit, until the child is old enough to manage the assets. Traditional estate planning called for the trust assets to be distributed to the child, outright, once the child attained an age (or in fractional amounts at several different ages) that the parent felt was appropriate: ex. 35 years old. The idea being that at some point, the child should be in charge of his/her inheritance and be able to control how he/she enjoyed it. However, this created another potential problem – exposure to creditors. Once the assets are distributed from the trust to the child, those assets become exposed to creditors of the child (ex. divorced spouse). So how can we give the child



control of the assets while still protecting those assets from most creditors of the child?

Solution: Beneficiary-Controlled Trusts

We can modify the traditional plan of leaving assets to a trust for young children by requiring the assets to remain in trust instead of being distributed to the child at a certain age, thereby exposing those assets to the creditors of the child. In addition, instead of distributing the assets to the child, he/she becomes trustee of the trust at the age where the trust would have been distributed under traditional estate planning. That way the child is in control of the assets. Under the Maryland Trust Act, a beneficiary can be the sole Trustee of his/her own trust and the assets in the trust are NOT subject to the creditors of the beneficiary. So what have we accomplished under this plan? We have: 1) avoided the need for a Guardianship or Custodianship resulting in a large distribution to a young child; 2) given the child control over the assets as a Trustee when the child is old enough; and 3) protected the assets in the trust from the creditors of the child.

If protecting your child's assets at your death is of importance to you and requires more attention in your plan, contact your estate planning attorney to discuss the best solution for your situation.

Advocates Trust Services

Elville and Associates is a member of Advocates Trust Group, LLC, a Delaware Trust Company. Through this affiliation, Elville and Associates provides clients access the finest leading-edge Delaware tax-advantaged trusts and trust services, including dynasty trusts, directed trusts, asset protection trusts, and the advantages of the Delaware court system. Delaware is one of the nation’s leading domestic asset protection jurisdictions.



Navigating Health and Aging: Family Dynamics Can Make Caregiving Even More Difficult

Jill Rosner, R.N., B.S.N. of Rosner Healthcare Navigation



In my role as a nurse and Aging Life Care Manager I see the daily stressors of caring for an aging loved one who may be struggling with chronic or acute health care issues and frequently some form of dementia. Caregiving is challenging and can stress the family support system.

Let me first say that I am not an expert on sociology or human behavior. However I get a good dose of both each time I enter a client's home and/or interact with their family. Family dynamics are always interesting and each one is different. While most of us at some time in our lives thought that everyone else had the perfect Norman Rockwell family, hopefully we have all come to the reality that just isn't so.

Every family has its own style. And each has its own dysfunction of some kind or another. So when we all stop fantasizing that everyone else's family is perfect then we can just all say "we've got what we've got" and get on with it.

How does this relate to care? The illness or decline of a loved one doesn't always bring out the best in family dynamics. It's rare for me to see a totally cohesive family that sees all the facts and problems in the same eyes. The experiences of one child or parent are rarely the experience of another. Sometimes family members are truly informed on the details of a loved ones condition and begin planning to make decisions for what may lay ahead. Most often there are many different opinions on the matter.

When the health — whether that be physical, emotional or cognitive — of a loved one declines to the point that there are concerns for their ability to care for themselves, this can become an issue and family dynamics can be tested. It is very common for different family members to have different perspectives. It is extremely common for one or more loved ones to be in denial of the situation. Others may see the decline while some may rationalize and make excuses for the behaviors or health issues.

That's where the family dynamics can become tricky. You think Dad needs help but your sibling feels that everything is fine. In cases where one sibling becomes the primary caregiver and the other siblings are telling the caregiver what they should be doing but not really pitching in, it becomes really frustrating. Anybody relate?

Here comes the dynamics. There's a term in care management "sister Sally in California." She's the one who may be giving everyone who is pulling their hair out here in the thick of things, advice from elsewhere. This can be incredibly

frustrating and angering to the caregiver seeing the day-to-day reality of the situation. On the flip side, sometimes it's sister Sally who really notices that there is a problem because she hasn't seen the slow decline and now sees the drastic change in the loved one.

There is often a phenomenon of the "martyr," the sibling who refuses help and wants to control the whole situation until they become tired, frustrated and resentful. When that happens, they often point the finger at the others and blame them for not helping.

People have motivations that are driven by their own feelings and experiences. That's why it's so hard to be on the same page. Often times, if a child has guilt about a strained relationship with a parent, they may over compensate by holding on to "the old mom" so that they can make amends. I hear far too many stories from disgruntled family members about suspicions that family members are "only worried about the money." That is not for care providers to judge, but it does give insight into dynamics.

Caregiving is a demanding, full-time job. Caregiver burden can cause depression and serious health problems. Studies have shown that caregivers who have support from their family members fair far better than those going it alone or with family contention.

So what's the answer? Support through a caregiver support group is a good place to blow off steam. The most effective means to get everyone on the same page is to have a family meeting by phone with out-of-towners and in-person for those close by.

Having a third party to discuss the health issue and realistically address options for care and safety can allow everyone to share their thoughts and be heard.

The most important goal is making sure the loved one who is having issues is the focus. Working in the best interest of Mom or Dad should be above everything else. A mediator can keep the discussion on the right track. It is not uncommon for the stress to bring out the worst and before you know it someone is raising their voice and playing the blame game and bringing up old junk — like that time in the third grade when you (fill in the blank). I'm not kidding. It happens.

Remembering that the well-being of your loved one is what it's all about and can hopefully keep everything in focus.

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 (410) 591-6378 or JillRosnerRN@aol.com.

ELVILLE AND ASSOCIATES' 2016 CLIENT EDUCATION EVENT

This Year's Theme is:

*Educating Our Children
and Other
Beneficiaries*



Elville and Associates is hosting its 2016 Client Education Event on Saturday, September 17th, from 8:30 a.m. to 11:00 a.m. at the Retreat & Conference Center at Bon Secours in Marriottsville.

Each year, by and through this event, the attorneys and staff of Elville and Associates invite the firm's clients and their families to come together for continuing client legal education, and to thank them for their relationship with Elville and Associates.

This year's event theme is "Educating Our Children and Other Beneficiaries," and a busy agenda is planned. Along with a brunch catered by Bon Secours, a visit from 91.5 WBJC's Jonathan Palevsky and James Ward, music by the Handel Choir, and beautiful prize gift baskets given out during the course of the event, the firm's attorneys and other top local professionals will be discussing topics of interest from the world of estate planning and elder law with a focus on this year's theme.

The Event's speakers and presentations include:

- Stephen R. Elville, J.D., LL.M. – "The Critical Need for Legal Education in Estate and Elder Law Planning"
- Gary Greenwald, J.D., LL.M., Gary Greenwald, P.C. – "Recent Changes in Estate Tax and Trust Laws in Maryland"
- Matthew F. Penater, J.D., LL.M. – "How Beneficiary Education Affects Estate and Trust Administration"
- Olivia R. Holcombe-Volke, J.D. – "Client Maintenance and Updating as Part of Beneficiary Education"
- John Day, Wealth Manager, Day Financial Group – "Financial Planning in the Shadow of Dementia"
- Jill Rosner, R.N., BSN – ElderCare Update

For more information or to RSVP to the event, please contact Jeff Stauffer or Rose Ann Schuler at 443-393-7696 by September 9, 2016. Seating is reserved to 120 guests.



The Elville Center for the Creative Arts – Making a Musical Difference in the Lives of Children

Jeffrey D. Stauffer, Executive Director – Elville Center for the Creative Arts



In June, The Elville Center for the Creative Arts celebrated its two-year anniversary working to make a musical difference in the lives of children in Maryland. 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, refurbish donated musical instruments, purchase new instruments for programs, provide rental instruments and music lessons for students, fund field trips, and help organizations develop music programs.

Since our last update, the Elville Center has continued to develop new relationships, recently partnering with The Children's Home (TCH) (thechildrenshome.net) to lay the foundation for a music program for its residents. Situated on a 54-acre campus in Catonsville, Maryland, TCH has been in existence since 1853, offering services to young people and families who experience disruption in their lives. Many of the young people who reside at TCH find the arts to be a very positive outlet, and for many years TCH has wanted to establish a music program for them.



Student resident singing at the Songbuilder Studio

Many instruments ranging from clarinets and trumpets to guitars and flutes have been refurbished and donated to TCH, and the Elville Center also purchased a drum set and new guitar for the program. TCH is also establishing a permanent home for its music program in a building that will be considered a Cultural Center on campus.

For those student residents who want to learn and practice playing instruments in a more structured environment, the Elville Center has arranged for a music teacher to visit the campus every two weeks to provide them instruction. And for those interested in the vocal side of music, students are given the opportunity to sing in

a studio environment – recently eight students visited Catonsville's Songbuilder Studio to learn the ins and outs of recording music and singing in a sound studio.

On June 16th, the Elville Center was privileged to receive a Community Service Award from TCH at its Annual Meeting. Our relationship with TCH was also featured in an interview that can be heard on classical music station 91.5 WBJC, as well as our website, www.elvillecenter.org. Only the surface of what can be accomplished musically at TCH has been scratched, and the Elville Center is proud to call this fine organization its musical partner.



Community Service Award presented to the Elville Center by Andre Miller, CEO of The Children's Home

The Elville Center for the Creative Arts – Making a Musical Difference in the Lives of Children (continued)

This year the Elville Center also collaborated with Central High School in Capitol Heights. This school's large music program has a dedicated team who reached out to the Elville Center for assistance in achieving its potential. At our initial meeting with the department's representative, John Bridgeo, we were immediately ushered into the auditorium and introduced to the music program's jewel – a Steinway M grand piano – which was in need of many repairs. Along with many other broken instruments and missing supplies, three other pianos stood in near obsolescence, no longer in working condition.

The Elville Center soon took action. Arrangements were made to fully refurbish the Steinway, and a piano dolly was purchased and delivered to the school to protect and transport the Steinway during its many moves between performances. Also, three "new" upright pianos were donated to the Elville Center and delivered to the school, along with other instruments and supplies that were provided to the program to improve the school's musical instrument inventory.

"We have benefited two-fold from our experience with the Elville Center," noted Mr. Bridgeo. "The obvious major aspect of the help has been the financial boost from donated instruments and services that cover missing mouthpieces and reeds, to refurbished instruments, to a grand piano dolly and the refurbishing of a Steinway grand piano for recitals, concerts and an expanding list of uses. The other aspect of this two-fold benefit has been the more personal partnership with the Elville Center, an organization that cuts through the red tape and produces RESULTS. No vouchers or purchase orders – [we simply see] needed delivered often by The Elville Center. We couldn't imagine a more effective relationship to help staff and students reach individual and institutional goals."

The Elville Center salutes the fine group of teachers and students at Central High School, and we look forward to our continued relationship for many years to come.




The Elville Center continues to work with Benjamin Tasker Middle School in Bowie, Maryland – the current project is a new orchestral program for fall 2016. We are also pleased to continue relationships with New Era Academy (which received a donated piano this spring), the Bridges Program in Baltimore, Wiley H. Bates Middle School in Annapolis, and others. Further new projects are on the horizon, and we happily anticipate becoming involved with those opportunities. In the interim, we are excited to continue making musical differences in the lives of the children involved in all our partner programs, current and prospective.

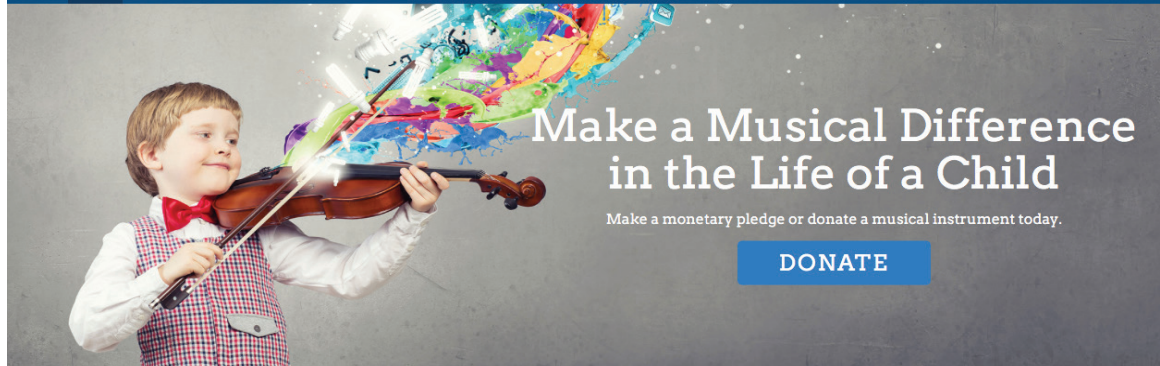
The Elville Center is actively seeking donations to further its important work. If you would like to donate or learn more about the Elville Center for the Creative Arts, please visit www.elvillecenter.org, or contact Jeff Stauffer, Executive Director, at jeff@elvillecenter.org, or 443-393-796.



ELVILLE
CENTER FOR THE
CREATIVE ARTS



Home About News Donate Contact   



**Make a Musical Difference
in the Life of a Child**

Make a monetary pledge or donate a musical instrument today.

DONATE

www.elvillecenter.org

Selecting the Right Assisted Living or Nursing Home – Where Do I Start?

Lindsay Moss, J.D.



For many people caring for a loved one with disabilities, providing care in the home indefinitely is an unrealistic goal. As well-intentioned as most family caregivers are, the fact is that being a caregiver is extraordinarily hard. Countless caregivers have

come to Elville & Associates in crisis, burnt-out from the responsibilities of providing 24/7 care, not knowing where to turn. Acknowledging the extreme demands of being a caregiver and seeking help when at your wit's end is OK! It is in the best interest of the disabled loved one to not be a burden, and to be cared for in an appropriate environment. This often means accepting the reality that the appropriate environment may be an assisted living or skilled nursing facility.

When a family caregiver has made the decision to start looking at placement options, they often don't know where to start. Selecting the right place for one's loved one to live can be an emotional roller coaster. And, added to the stress of having to place a loved one in a facility is the overwhelming number of options to decide between; a quick Google search on local facilities will shoot back over 20 million results. However, there are many steps a caregiver can take to make the selection process more bearable. Understanding the difference between assisted living and skilled nursing is an excellent place to start.

Assisted living is often more desirable because of, among many things, the living spaces and the recreational activities offered. Assisted living facilities (ALFs) offer assistance with activities of daily living (ADLs) such as dressing and bathing. They also offer medication management and administration. Larger assisted living facilities can offer extensive ADL assistance, and often have separate memory care units geared towards individuals with moderate to severe dementia. Costs for ALFs can range from about \$3,000 per month for smaller, independent facilities (5-12 individuals) to upwards of \$10,000 per month for large, chain-type facilities (50-200 individuals). Generally, the bigger the facility, the more amenities available. The cost of assisted living is primarily paid out-of-pocket; however, long-term care insurance policies will pay benefits towards assisted living costs, and Veterans and their spouses may be eligible for Aid & Attendance pension benefits through the Veterans Administration that may be used to help offset the same.

Skilled Nursing Facilities (SNFs) are necessary for individuals



who require a greater level of care. Rooms are generally semi-private, and recreational activities are available, but limited. Costs for SNFs can range from approximately \$8,000 per month for smaller, independent facilities (50 individuals) to upwards of \$15,000 per month for larger, chain-type facilities (100-200 individuals). Aside from the increased level of care offered in SNFs, the biggest difference between assisted living and skilled nursing is the source of payment. Once someone enters a SNF, depending on their financial situation, it may be time to start the process of applying and qualifying for Long-Term Care Medical Assistance (more commonly known as Medicaid). Once qualified, Long-Term Care Medical Assistance benefits will cover the costs of skilled nursing care that exceed the resident's income.

After a determination has been made about assisted living versus skilled nursing, the next task is choosing a facility. Research is key, both online and in-person. Both Medicare and U.S. News and World Report publish yearly rankings of skilled nursing facilities throughout the country, both of which are extremely helpful in determining the appropriate placement for a loved one. It is always recommended to visit a facility unannounced, because one can get a better idea of how the ALF or SNF actually operates. There are organizations that can assist with the placement process. Many placement assistance organizations get a referral fee for assisting residents in the selection and placement process.

As one of the leaders in Maryland elder law, Elville and Associates helps clients with assisted living facility and skilled nursing facility placement. Our attorneys work with facilities throughout Maryland, and have a vast knowledge bank of experience. If you are contemplating the placement of your loved one outside the home, Elville and Associates is here to help you navigate the complicated and emotional process of selecting the facility that best fits your specific needs and budget, or that of your loved one.

Elville and Associates Rolls Out its New Client Care Program At September 17, 2016 Annual Client Event

At our upcoming 2016 Annual Client Event, Elville and Associates will introduce its next generation Client Care Program (“CCP”). The following is a brief general description of the CCP. Stephen R. Elville and Gary Greenwald will discuss the specific details of the CCP at the Client Event and answer questions.



Elville and Associates Client Care Program

Access to Attorneys and Staff

The members of our team will be reasonably available to answer your questions whether by telephone or email whenever and as often as you would like.

Client Education Services

Our Client Care Program coordinator will notify you and schedule your attendance for on-going educational workshops and client appreciation events – for you, your family members, successor trustees, and planning advisory team. These workshops will feature topics such as recent changes to the trust and estate, tax, health care, special needs, and other elder planning-related laws, what successor trustees should do if you become disabled and when you die, how to maximize your Social Security benefits, and other topics in contemporary estate planning and elder law. Each fall you will also be formally invited to our Annual Client Education Event.

Document Updates

We will review your estate plan whenever you reasonably request, and at least every two years, and we will update your plan as the laws change, when your personal situation or goals change, and as the nature and value of your assets change. This will ensure that your estate and elder law planning will always be up-to-date.

Asset Review, Tracking, and Updating

We will provide regular reviews of your asset alignment and funding, and will also provide regular alignment updating to ensure that your estate or elder law plan is fully aligned and funded, and that consequently it will work as intended.

Family – Advisor Meeting

Within sixty (60) days after your estate or elder law-related plan is completed (or as soon thereafter as you can arrange for your family members to participate), we will provide you the opportunity to have a family – advisor meeting, to include members of Elville and Associates, your family members, and your financial and professional advisors (who will work together collaboratively to implement all aspects of your planning) so we can begin to (1) educate family members appropriately about the essentials of estate planning, (2) explain how your planning works, (3) answer any of their questions, and (4) describe the post-mortem process, including an explanation of how to administer and settle your estate (non-probate or otherwise) upon your death.

Coordination and Collaboration with Advisors

Our staff will be available to consult with your financial advisors, accountants, insurance professional, and geriatric care managers.

Additional Participation Benefits

We will provide free notary public services as and when needed and will provide copies of your estate planning documents to your advisors and others upon your request. You will be enrolled in a health care document retrieval service called DocuBank which provides 24-7 access to your medical records and other documents. You will also be provided with your own personal Everplan, a state-of-the-art digital archive for all of your essential information.

Upcoming Events And Speaking Engagements

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

Workshop – Estate Planning Essentials

Tuesday, July 19th – 1:00 p.m. – 3:00 p.m.

Collington Life Care Community, 10450 Lottsford Road, Mitchellville, Maryland 20721

www.Collington.kendal.org

Retirement & Estate Planning Workshop (Day One – Estate Planning Essentials)

In Partnership with Timmick Financial Group

Tuesday, August 9th – 7:00 p.m. – 9:00 p.m.

Historic Oakland Manor, 5430 Vantage Point Road, Columbia, Maryland 21044

www.timmickfinancial.com

Retirement & Estate Planning Workshop (Day Two – Savvy Social Security Planning)

In Partnership with Timmick Financial Group

Wednesday, August 10th – 7:00 p.m. – 9:00 p.m.

Historic Oakland Manor, 5430 Vantage Point Road, Columbia, Maryland 21044

www.timmickfinancial.com

Retirement & Estate Planning Workshop (Day Three – Retirement Planning)

In Partnership with Timmick Financial Group

Wednesday, August 11th – 7:00 p.m. – 9:00 p.m.

Historic Oakland Manor, 5430 Vantage Point Road, Columbia, Maryland 21044

www.timmickfinancial.com

Stephen R. Elville & Elville and Associates Present: The Advisors Forum

Wednesday, August 17th – 12:30 p.m. – 2:00 p.m.

Historic Oakland Manor, 5430 Vantage Point Road, Columbia, Maryland 21044

www.historic-oakland.com

Seminar – Selecting an Assisted Living Facility/Community

Thursday, August 18th – 11:30 a.m. – 1:00 p.m.

The Office of Baltimore Washington Financial Advisors, 5950 Symphony Woods Road, Suite 600, Columbia, Maryland 21044

www.bwfa.com

Seminar -- Rescue Your Money - Preparing for Retirement, Social Security Planning, and Estate Planning

In Partnership with Edelman Financial Services

Tuesday, August 30th, 1:00 p.m. - 2:30 p.m.

Historic Oakland Manor, 5430 Vantage Point Road, Columbia, Maryland 21044

www.edelmanfinancial.com

Workshop – How to Be a Trustee

Wednesday, September 7th – 6:30 p.m. – 8:30 p.m.

Mountain Road Community Library, 4730 Mountain Road, Pasadena, Maryland 21122

<http://aacpl.net/location/mountainroad>

Workshop – Retirement 101

In Partnership with the Anne Arundel Medical Center Foundation

Wednesday, September 14th – 3:00 p.m. – 4:00 p.m.

*Anne Arundel Medical Center – Doordan Institute, 7th Floor of the Belcher Pavilion
2001 Medical Parkway, Annapolis, Maryland 21401*

www.aahs.org/fdn

Brunch Speaking Engagement – Topics in Contemporary Estate Planning

Thursday, September 15th – 10:00 a.m. – 1:00 p.m.

The Village at Rockville, 9701 Veirs Drive, Rockville, Maryland 20850

www.thevillageatrockville.org

Elville and Associates' 2016 Annual Client Event: "Educating Our Children and Other Beneficiaries"
Saturday, September 17th – 9:00 a.m. – 11:00 a.m. (Registration begins at 8:30 a.m.)
Retreat & Conference Center at Bon Secours, 1525 Marriottsville Road, Marriottsville, Maryland 21104
www.rccbbonsecours.com

Seminar – Estate Planning Essentials
Tuesday, September 20th – 2:00 p.m. – 3:30 p.m.
Riderwood Village, 3110 Gracefield Road, Silver Spring, Maryland 20904
www.ericksonliving.com/Riderwood

**Stephen R. Elville & Elville and Associates Present: CPA Continuing Education Event
"Estate Planning Essentials"**
Thursday, September 22nd – 12:30 p.m. – 2:00 p.m.
Historic Oakland Manor, 5430 Vantage Point Road, Columbia, Maryland 21044
www.historic-oakland.com

**Webinar – Guardianships and the Alternatives
In Partnership with The Parents' Place of Maryland**
Thursday, September 29th – 12:00 p.m. – 1:00 p.m.
For more information please visit www.ppm.org

Brain Injury Association of Maryland 11th Anniversary Scarecrow Classic 5K Run/1 Mile Walk
Sunday, October 2nd, 9:00 a.m.
Elville and Associates – Event Sponsor
University of Maryland, Baltimore County Campus, 1000 Hilltop Circle, Baltimore, Maryland 21250

Stephen R. Elville & Elville and Associates Present: The Advisors Forum
Thursday, October 13th – 12:30 p.m. – 2:00 p.m.
Historic Oakland Manor, 5430 Vantage Point Road, Columbia, Maryland 21044
www.historic-oakland.com

**Workshop – Estate Planning Essentials
In Partnership with The Columbia Town Center Community Association**
Thursday, October 20th – 7:00 p.m. – 8:30 p.m.
Historic Oakland Manor, 5430 Vantage Point Road, Columbia, Maryland 21044
www.columbiatowncenter.org

Seminar – Estate Planning Essentials
Wednesday, October 26th – 6:30 p.m. – 7:30 p.m.
Navy Federal Credit Union, 12244 Rockville Pike, Rockville, Maryland 20852
www.navyfederal.org

Seminar – Estate Planning Essentials
Thursday, October 27th – 6:30 p.m. – 7:30 p.m.
Navy Federal Credit Union, 104 Ellington Boulevard, Gaithersburg, Maryland 20878
www.navyfederal.org

Workshop – Estate Planning Essentials
Wednesday, November 9th – 2:00 p.m. – 3:30 p.m.
Howard County Library – Miller Branch, 9421 Frederick Road, Ellicott City, Maryland 21042

**Elville and Associates Client Care Program Quarterly Educational Event
"Social Security Planning"**
Wednesday, December 7th – time and location TBD
For more information please contact Elville and Associates' office at 443-393-7696

Stephen R. Elville & Elville and Associates Present: The Advisors Forum
Wednesday, December 14th – 12:30 p.m. – 2:00 p.m.
Historic Oakland Manor, 5430 Vantage Point Road, Columbia, Maryland 21044
www.historic-oakland.com

Elville and Associates' Attorneys



STEPHEN R. ELVILLE, J.D., LL.M.

Principal

steve@elvilleassociates.com

Practice Areas: Estate Planning, Elder Law, Special Needs Planning, Estate Administration, Asset Protection, Taxation



MATTHEW F. PENATER, J.D., LL.M.

Partner

matt@elvilleassociates.com

Practice Areas: Estate Planning, Probate/Estate Administration, Trust Creation/Administration, Personal and Business Tax Planning, Asset Protection, Business Law and Business Succession Planning



LINDSAY V.R. MOSS, J.D.

Associate

lindsay@elvilleassociates.com

Practice Areas: Elder Law, Special Needs Planning, Asset Protection



VERENA MEISER, J.D.

Senior Associate

verena@elvilleassociates.com

Practice Areas: Estate Planning, Elder Law, Estate/Trust Administration, Charitable Giving, Business Succession



OLIVIA R. HOLCOMBE-VOLKE, J.D.

Associate

olivia@elvilleassociates.com

Practice Areas: Estate Planning, Elder Law, Special Needs Planning

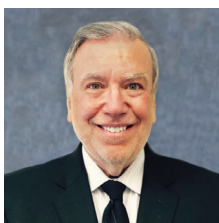


JAMES M. DORE, J.D.

Associate

jim@elvilleassociates.com

Practice Areas: Civil litigation, Guardianships, Fiduciary Representation, Family Law, Probate, Trust Administration



GARY GREENWALD, J.D., LL.M.

Of Counsel

Gary Greenwald, P.C.



Elville and Associates' Staff



MARY GUAY KRAMER

*Executive Assistant to Stephen R. Elville, Asset Alignment and Funding Coordinator,
Paralegal*

mary@elvilleassociates.com



ROSE ANN SCHULER

Paralegal

roseann@elvilleassociates.com



DEBORAH A. ELVILLE

Office Administrator

deborah@elvilleassociates.com



GLORIA NUTZHORN

Paralegal, Accounting

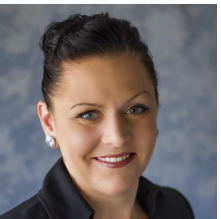
gloria@elvilleassociates.com



JEFFREY D. STAUFFER

Community Relations Director

jeff@elvilleassociates.com



ERIN BROOKE SISKE

Billing Paralegal

erin@elvilleassociates.com



MICHELE ANTAL

Paralegal

michele@elvilleassociates.com



Ten Things to Look for in an Estate Planning Attorney

by 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-annually, 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.

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



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 Group
- Elville Legacy System

ELDER LAW

- Medical Assistance
- 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



9192 RED BRANCH ROAD | SUITES 100 & 300
COLUMBIA, MARYLAND 21045

