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The Elville Benefactor

Estate Planning ▪ Elder Law ▪ Special Needs Planning ▪ Winter 2022-2023

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

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Elville and Associates: Providing practical solutions to our clients and the communities we serve through education, counseling, and superior legal-technical knowledge.

Pictured: Stephen Elville presenting his "Estate Planning Essentials" workshop to a capacity crowd at the Elkridge branch of Howard County Public Library on December 7th

Welcome Message from President and CEO, Stephen R. Elville, J.D., LL.M.

Welcome to our Winter 2022-2023 edition of the Elville Benefactor!

Season's Greetings to all our clients, client families, referral partners, professional advisors, and all those persons who assist with and support our work here at Elville and Associates day in and day out! I hope that this Winter 2022-2023 newsletter finds you and your family well, healthy, happy, and looking forward to a fantastic holiday season and coming New Year. In this new edition of The Benefactor, you'll find many articles and topics of interest that our attorneys, staff, and guest contributors have worked hard to bring you. From all of us here at Elville and Associates, we say and extend a sincere THANK YOU for your relationship with Elville and Associates, P.C. Whether you are a Client Care Program Member, current or former client, family member, or a friend or fiduciary, I'm wishing you and yours all the very best during this holiday season as we look ahead to 2023!! Now, it is my great honor and pleasure to present you with this edition of the Elville Benefactor.

Stephen R. Elville J.D., LL.M.
Managing Princial and CEO of Elville and Associates P.C.

Winter 2022-2023

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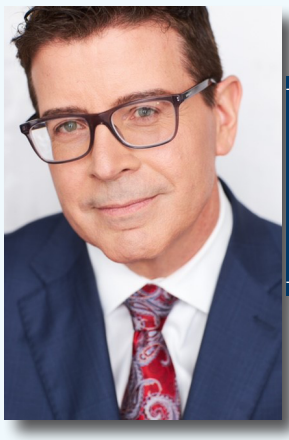

It's Yesterday, Again
Recognizing Your Epic Journey

Stephen R. Elville
Managing Principal and CEO
Elville and Associates, P.C.

Two of the common mantras expressed in day-to-day life throughout 2022 have been "things will never be the same after COVID," and "I don't think we'll ever be going back to where we were before". You and I have heard this over and over, and perhaps we've even said it ourselves. Well, I couldn't agree more! Indeed, our lives and lifetimes have been changed forever due to the recurrence of a global pandemic for the first time in over 100 years. As the dust settles and the world marches forward, we are left with the daily decisions of how to adapt, thrive, and evolve. To fully understand the changes going on around us and how the world continues to change in the wake of COVID-19 is one of the challenges of our time. Yet, history and the human experience tells us that this situation, while daunting and oftentimes uncomfortable and unsettling, is nothing new. We have been here before, and many of you remember. A brief review of epic events such as the hot wars of the 20th century, the Great Depression, the Holocaust, Polio, threats of nuclear destruction, the 1970s Oil Embargo, runaway inflation, the Cold War, September 11th and global terrorism, the Great Recession of 2007-2008, the recent political and social strife in U.S., and more, not to mention the Influenza Pandemic of 1918 where an estimated 50 million people died, teaches us to adopt an historical perspective on our lives and the human condition, and encourages us to gain a new appreciation for our resiliency in times of trouble. Yes, despite the pain, personal losses and sorrows, and overall surrealism of the COVID-19 era, we can have hope for a better world. Change will continue to occur and new challenges will arise tomorrow and in the years to come, and this is the good news!

In literature, from the epic poem *Beowulf* to the present, the hero's journey (previously mentioned by me in this Newsletter) is said to begin with his or her ordinary world (day to day normal life), with the hero as an imperfect human being, as we all are. Then one day the hero's ordinary world is upended by a problem - the hero's home, or the village, or the country, or the hero's own personal life, is under siege or in a crisis, and the hero is placed in a dilemma of whether or not to accept the call to face and overcome the challenge – whether to accept the call to adventure. While the hero initially refuses the call, he or she eventually meets with a wise mentor (or magical character) who prepares the hero for their journey, after which the character decides to go on the journey facing them – they cross the threshold and enter the special world. After entering this special world, the hero encounters tests, dangerous places, enemies, and eventually an ultimate danger or supreme ordeal, often including inner conflicts never before

faced, that the hero overcomes and survives, after which he or she is rewarded with a new personal strength, knowledge, or power. Then, having prevailed under extraordinary circumstances and impossible odds, the hero begins the journey back to the ordinary world, continuing to face the consequences of the struggle, new facts and circumstances, during which the hero is faced with one final battle – one that is more dangerous than anything previously encountered and the consequences of which will determine the fate of not only the hero but of those in the ordinary world. After winning the final battle and destroying the enemy, the hero is transformed, cleansed, and changed forever. The hero then returns to the ordinary world bearing new knowledge, answers, solutions, or other elixir.

From the hero's journey concept we learn that where there is no change there is no life; and where there is no conflict there is no life, with life itself being an inherit conflict or series of conflicts causing change. If we really look at the hero's journey as a metaphor for our lives, then it seems to me that we can gain valuable insights and learn powerful lessons about our own experiences (journeys) - where we have been and where we are now; why we were forced or compelled to take our journeys or series of journeys in the first place; and where we are now and where we are going. In this process we discover that throughout our lives we have been called to adventure, reluctantly answered the call, faced supreme ordeals, and been transformed, many times.

The epiphany that within the ordinary world of Yesterday Again we have overcome many personal calls to adventure and overcome staggering and impossible ordeals also represents an important metaphor for estate planning and how that process should evolve as a reflection of our continuous journey(s). The

elixir in estate planning, elder-care planning, and special need planning is continuous and consistent updating, client education, family and fiduciary education, along with focused attention on your advisory team – namely, the design and formation of the advisory team; competence and collaboration between the members of the advisory team; and personal contact between the members advisory team and you and your family members and fiduciaries – ALL for the purpose of achieving perfection in your planning. Along these lines, Elville and Associates has always striven to be a thought leader in Maryland client education through its education-focused planning processes, Client Care Program, and emphasis on the advisory team approach. As your mentor along the path of your Journey, Elville and Associates has a library of webinars and educational materials, along with many professional resources, to assist you. If you have not yet become a Member of our Client Care Program (CCP) or formed your own personal advisory team (including attorney, financial advisor, CPA, and as the case may be, insurance professional and life care manager), I strongly encourage you to take these vital steps. If you are currently a Member of the CCP and already have a successful advisory team in place, I encourage you to continuously evaluate the strengths and weaknesses of your team and direct that the team members meet in person (with each other) to discuss your overall planning, and eventually meet (together) with your family members and fiduciaries.

This holiday season and in the New Year as we gather with family, friends, neighbors, colleagues, and acquaintances, let us remember and take comfort in the fact that for all persons on the Journey, our new world is actually nothing new at all; and having indeed been here before (on our prior Journeys), we can face the future with a renewed strength and resolution. Yogi Berra's famous words "It's like déjà vu all over again" ring with the element of truth in this context, and we can be certain that the next major crisis, while likely not far away in time, will surely pose new and significant challenges, possibly just as disruptive and painful as the COVID-19 disaster, or even more so. But we also know that such future crises will represent new calls to adventure on the path of our continuous Journey - calls that we have reluctantly answered in the past to leave our ordinary world and enter a strange, special world, and ultimately prevailed.

Wishing you and yours all the very best for the holidays and in the New Year.

Warm and best wishes,

Stephen R. Elville, J.D., L.LM.

Managing Principal and Lead Attorney Stephen Elville's work is centered in "estate planning, elder law, and special needs planning with special emphasis in the areas of tax planning and asset protection. As a member of the Academy of Special Needs Planners, the National Academy of Elder Law Attorneys, and the National Network of Estate Planning Attorneys, he works to bring peace of mind to clients by creating solutions to their needs through counseling and education using the very best legal-technical knowledge available. He is a seasoned speaker and each year presents at dozens of webinars, workshops, conferences, and continuing education events. Steve has also been named to the Maryland Super Lawyers list seven times, including the past six consecutive years. Steve is also the founder and president of the firm's charitable organization, the Elville Center for the Creative Arts, in 2014, a 501(c)(3) organization that partners with school music programs and other organizations such as the Annapolis Symphony Orchestra to give the gift of music to children who want to participate in music but don't have the means to do so on their own. Steve may be reached at steve@elvilleassociates.com, or by phone at 443-393-7696 x108.

Do You Know Someone Who Would Benefit from Meeting with Elville and Associates?

As we approach our 13th anniversary, much has changed over the years; however, our foundation of providing education and counseling as we work to create solutions to our clients' needs using the best legal-technical knowledge available will always remain the same.

Our attorneys and professional staff are committed to and passionate about providing our clients with a unique experience and exceeding their expectations as they navigate through the important decisions and complexities of estate planning, elder law, estate and trust administration, and special needs planning. We assist our clients with compassion, through education and counseling, and in a collaborative manner – acting as a true partner as we work alongside their planning team advisors to provide the very best counsel and service possible.

We are very active in the communities we serve through educational webinars and workshops, our firm's charitable organization (the Elville Center for the Creative Arts, Inc.), innovative programs, and philanthropic efforts. We always welcome the opportunity to meet new people of all backgrounds and be resources to them – sharing our knowledge and helping them achieve peace of mind through "planning that works."

Because you are a client or advisor who understands our commitment to outstanding service and our "Caring for Clients" model, we look forward to meeting and assisting someone you know – perhaps a family member, friend, or co-worker – that would benefit and appreciate the service you've come to expect from Elville and Associates. A referral from a satisfied client and financial advisor "friend of the firm" is one of the finest compliments we can receive.

You can always reach out to our Community Relations Director, Jeff Stauffer, at jeff@elvilleassociates.com, myself at steve@elvilleassociates.com, or at 443-393-7696.

Thank you again for the trust you've placed in Elville and Associates.

All my best,

Stephen R. Elville
Managing Principal and Lead Attorney

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The OPTION GROUP
Clear choices. Better care.

Caring for an individual who needs assistance due to aging, dementia, disability or serious illness can be challenging. During this time or a time of crisis, even the most loving, well-intentioned families struggle to navigate all aspects of care.

Don't go it alone. The Option Group has over 100 years of experience and has access to hundreds of resources to assist you.

Our Certified Life Care management services help guide you through the maze of options. Many decisions can have retirement, tax, financial, and legal consequences. By partnering with experienced professionals like Elville & Associates, together we can help clients thrive.

Spend quality time with your loved one, not researching their care options. You can count on The Option Group to advocate for you. Contact us today!

Serving MD, DE & PA | Visit theoptiongroup.net to Schedule a FREE 30-Minute Consultation

Inheriting the Responsibility of Personal Representative and/or Trustee

Shannon K. Mumaw
Associate Attorney
Elville and Associates, P.C.

One of the first questions people ask when they discover they have been appointed as the personal representative under a loved one's Last Will and Testament or as the trustee under a Trust is – "What do I have to do?"

Serving as a personal representative or trustee can be rather daunting at times, but the important thing to remember is that your loved one chose you to fulfill that role for a reason. Broadly speaking, a Personal Representative and a Trustee are one and the same – a fiduciary. He or she has a general duty to distribute the decedent's estate in accordance with the terms of the will or trust and in accordance with applicable law. He or she is entrusted with wrapping up the decedent's final affairs and carrying out the decedent's final wishes.

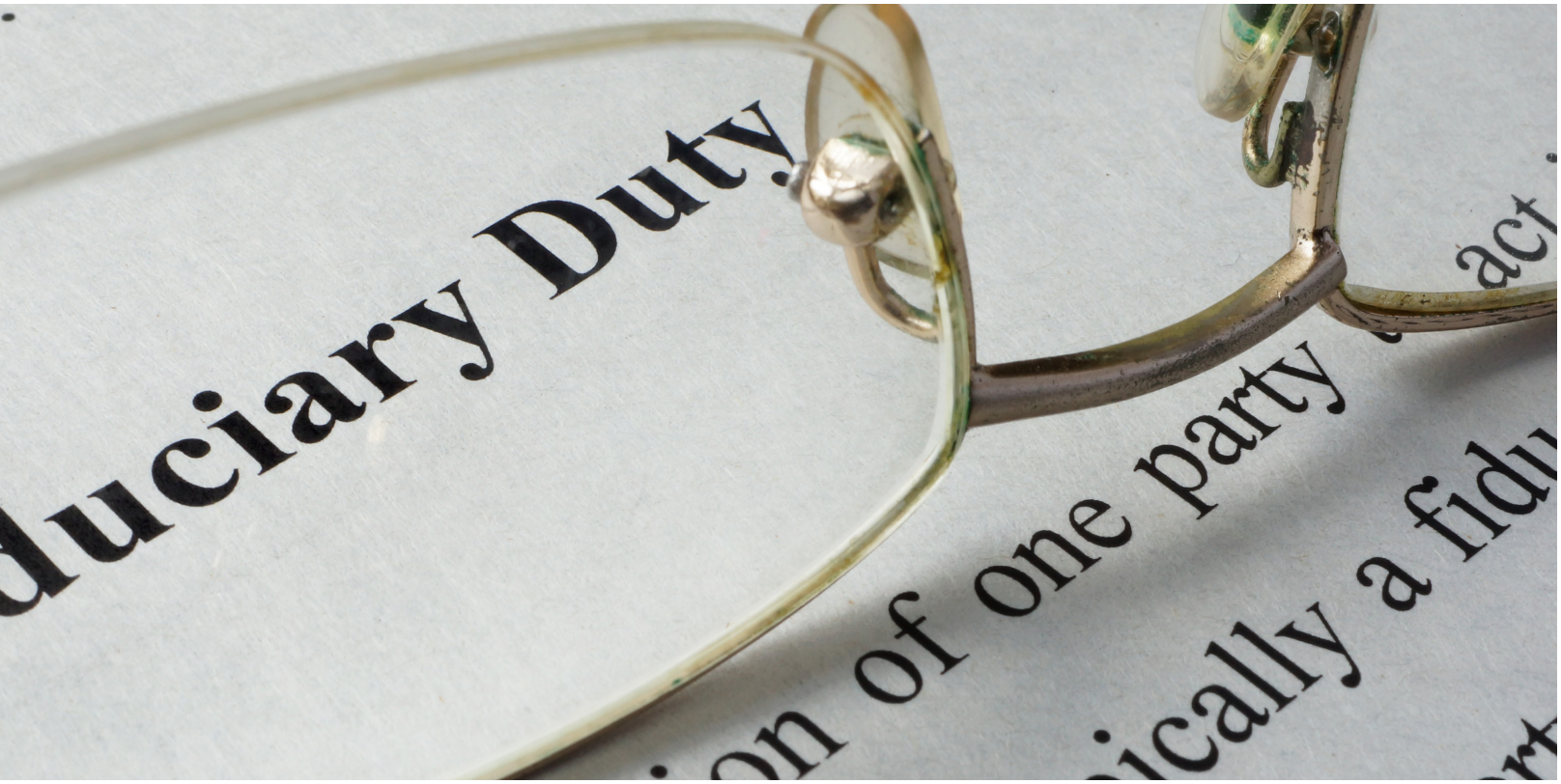
So, what does all this really mean? As all attorneys love to say – "it depends." The specific duties will depend on several factors such as the type of assets in the decedent's estate, the beneficiaries and the family dynamic amongst those beneficiaries, and the individually tailored terms of the will or trust. Each estate is unique, and no two estates are exactly alike – one could say an estate is like a snowflake in this regard.

For example, such duties may include assisting with the funeral arrangements and payment thereof; collaborating with financial advisors to liquidate or retitle assets while assessing any tax implications that may result; selling or retitling real property; sorting through tangible personal property to ensure its proper distribution; and ensuring that all proper tax returns are filed and any applicable taxes are paid. The duties of the personal representative or trustee can vary drastically and will depend on the nature of the assets.

However, there are certain legal requirements that a personal representative and/or trustee must fulfill regardless of the nature of the assets. He or she has a responsibility to notify all qualified beneficiaries that he or she has been appointed as the personal representative and/or trustee and that said beneficiary has certain legal rights. This is done either through the Register of Wills for a will, or directly by the trustee or their attorney for a trust.

The personal representative and/or trustee may also bear the responsibility of publishing a notice to creditors and facilitating the payment of any valid claims. The fiduciary does not incur any personal liability for the payment of the decedent's debts, but they do have the responsibility to fairly consider the interests of all creditors and use the decedent's assets to facilitate the settlement of any creditor's claims that are brought to their attention in a timely manner.

The personal representative and/or trustee may be required to produce a full accounting of all the decedent's assets



and any expenses incurred throughout the entire administration. Additionally, depending on the total value of the decedent's probate assets, there may be additional requirements to satisfy and report to the Register of Wills.

It is important to recognize that a fiduciary not only has the responsibility of ensuring all administration requirements are fulfilled, but that they must do so with a certain standard of care. A fiduciary must exercise their duties with the care, skill, and due diligence of a reasonably prudent person dealing with his or her own property. They must exercise good faith and loyalty to all beneficiaries, and not engage in self-dealing. Such standard of care also includes the maintenance of full and accurate records throughout the entirety of the administration process.

Serving as a personal representative and/or trustee is not an easy job. As a fiduciary, you are held to a high standard and are expected to take on an extensive number of tasks. Although it is a great honor to be the one selected for such a role, it does not come without great responsibility. As such, if you find yourself inheriting the responsibility of a personal representative and/or trustee, I highly recommend seeking legal representation to assist and guide you through the administration process.

Shannon K. Mumaw is an Associate Attorney with Elville and Associates and the leader of the firm's busy Estate and Trust Administration Department. Through her guidance, she partners with clients as they address the sometimes complex matters of the administration of loved ones' estates from start to finish, including helping navigate the probate process, inventory and information reports, accountings, and much more. Shannon may be reached at smumaw@elvilleassociates.com, or by phone at 443-393-7696 x116.

Maryland ABLE: Promoting Financial Stability and Greater Independence for People with Disabilities

Kelly Nelson, MBA
Outreach and Communications Manager
Maryland ABLE

The Maryland ABLE Program has changed the way Marylanders with disabilities and their families participate in the community, build financial wellness, and plan for their future by empowering them to save for the added expenses that come with having a disability.

Maryland ABLE is one of 47 ABLE programs nationwide that was made possible by the passage of the Stephen Beck Jr. Achieving a Better Life Experience Act of 2014, better known as the ABLE Act. The ABLE Act made it possible for states to administer programs that offer ABLE accounts, a tax advantaged savings and investment account for people who experienced the onset of a qualifying disability before the age of 26 enabling them to save up to $100,000 in an ABLE account without jeopardizing SSI, Medicaid and other means tested benefits.

In 2016, Governor Hogan signed the Maryland ABLE Act which led to the launch of the Maryland ABLE Program in 2017. On November 28, 2022, Maryland ABLE celebrates its 5th anniversary and proudly reflects upon the program's growth and success that has made it possible for over 5,000 people with disabilities to live with greater independence and financial stability. Maryland ABLE account holders represent people with disabilities from every county in Maryland, as well as account holders living out of state, who collectively have been able to save over $52 million in their Maryland ABLE accounts while being able to maintain SSI, Medicaid and other critical means-tested programs such as food, energy and housing assistance.

Benefits and Features of a Maryland ABLE Account

- Contributions up to $16,000* per year for a wide variety of disability expenses. *This is the current standard annual contribution limit for ABLE accounts nationwide which is equal to the Federal Gift Tax Exclusion amount determined by the IRS. This will increase to $17,000 on 1/1/2023.

- ABLE account holders who are employed may be eligible to make ABLE to Work contributions beyond the standard annual contribution limit. For details, review the ABLE to Work benefits in our Plan Disclosure Booklet available at www.MarylandABLE.org.

- Tax-free account growth and tax-free withdrawals for qualified disability expenses.

- Access to a Maryland State income tax deduction up to $2,500 per contributor, per beneficiary for Maryland taxpayers contributing to a Maryland ABLE account.

- Save up to $100,000 in an ABLE account before impacting SSI cash benefits.

- Make contributions up to a maximum account value of $500,000.

- Make contributions to an ABLE account via payroll deductions or by rolling over funds from a 529 college savings plan for the beneficiary, or a member of the beneficiary's family.

- Transfer money to a pre-loaded card option for easy access to funds.

- Personalize an online gifting page and share with friends and family.

- Choose to save or invest by designating contributions to the Cash Option — an FDIC-insured banking product similar to a savings account or one or more of four Investment Options designed for different investment objectives and risk tolerances: the Fixed-Income, Conservative, Moderate and Aggressive portfolios.

Account Enrollment and Management

Opening a Maryland ABLE account is easy, and you can get started with a minimum deposit of just $25. Simply visit www.MaryandABLE.org and click the "open an account" button to be guided through a series of questions to complete the enrollment process. The ABLE account is owned and managed by the person with the disability but if the account holder needs assistance managing the ABLE account, an Authorized Legal Representative (ALR) can be appointed to assist. Once the account is opened, the account holder and/or the ALR can access the account 24/7 through online account management. The ABLE account will be linked to an existing bank account to make it easy to make contributions to the ABLE account and take withdrawals to pay for qualified disability expenses.

"When my 20-year-old son began receiving SSI, I found it stressful to manage the balance in his bank account. Within the first three months his balance very slightly exceeded the allowed $2,000 limit and his SSI was temporarily discontinued and he lost a month of his SSI. Now that he has a Maryland ABLE account, we do not have that problem or the associated

stress. Every month I transfer SSI funds he does not currently need into his ABLE account. The transaction is simple, the transfer is very quick, and his funds are accumulating for when he needs them." - Jane P.

Using ABLE funds to Promote Health, Independence and Quality of Life

Maryland ABLE account holders are able to access their funds online whenever they need it and funds can be used to pay for anything that supports their health, independence or quality of life. Maryland ABLE enjoys hearing from account holders who have shared the meaningful ways that they have utilized their ABLE accounts ranging from furnishing their first apartment, transportation to their jobs, purchasing a home, orthodontics, service animals, and music lessons. The Maryland ABLE Prepaid card option provides convenient access to ABLE funds and promotes personal choice and independence for account holders as they can use it online or anywhere that cards are accepted.

"Our son uses his ABLE Prepaid card to make purchases in the community. It's a convenient way to use his ABLE account to pay for things like a haircut, bowling, and lunch at his favorite restaurant. He feels really good about paying for these things on his own using his ABLE card." - Bill K.

ABLE Accounts and Special Needs Trusts

When planning for the future, both an ABLE account and a Special Needs Trust (SNT) can both be used to allow for maintaining funds beyond the $2,000 asset limit without jeopardizing federal and means tested benefits. For many, opening an ABLE account is the first step in the planning process as the ABLE account can be opened online at any time and takes about twenty minutes to complete. With an annual maintenance fee of just $35 per year, it is an affordable way to be able to save. Those interested in investing should read the Program Disclosure Booklet available at MarylandABLE.org for details about asset-based fees. People with disabilities and their families often find that they need multiple planning tools, such as a special needs trust, as the annual contribution limit to the ABLE account is currently $16,000. For contributions over $16,000, such as money received from settlements and inheritances, these funds can be maintained in a special needs trust. For additional information about how ABLE accounts and a special needs trust can be used

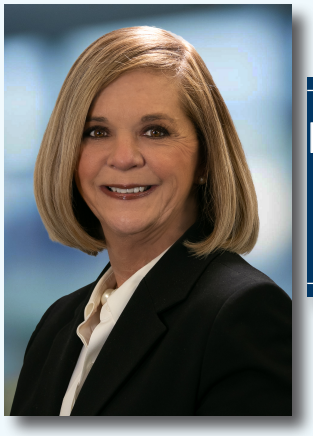
as companion tools, contact ElvilleAssociates.com.

"Of the many challenges facing an individual with disability and their families, the financial burdens can be one of the most devastating. Adding to the short-term challenges of finding how to pay for the immediate medical, mental and physical health needs is the intractable problem of long term planning. Thankfully, tools like Special Need Trusts and Maryland ABLE accounts can provide a certain level of reassurance and stability to families navigating arbitrary and confusing circumstances surrounding state and federal benefits and services. My wife and I knew that our special needs son was going to need a lifetime of care and we wanted to create a plan that involved our three other children but did not burden them. With the help of a skilled attorney, combining a Maryland ABLE account with a Special Need Trust allowed us to plan for and fund his present and his future in ways that won't impact his ability to receive the services he needs now and in the future." - Bryan P.

Outreach and Partnerships

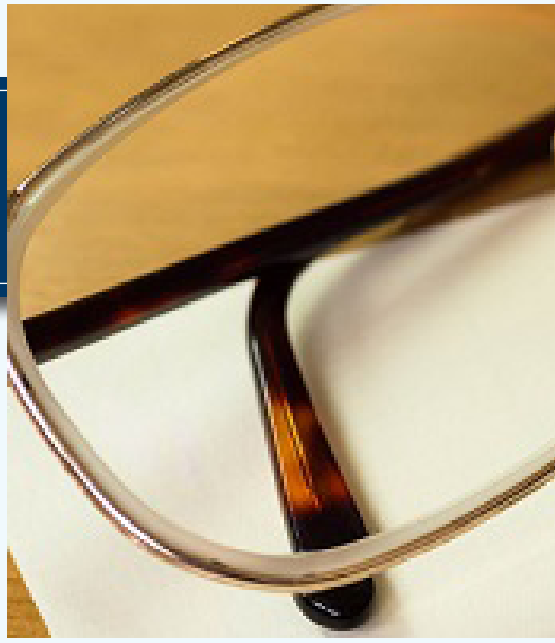
An important part of Maryland ABLE's outreach is to support people with disabilities on their journey to independence and financial stability through a multifaceted approach of educating their community about ABLE accounts and how they help people with disabilities to pay for the additional costs of living with a disability, build financial wellness and promote a better quality of life. Maryland ABLE's outreach includes awareness and education opportunities through presentations and materials provided to people with disabilities at various access points such as schools, advocacy organizations, government agencies, disability service providers, financial planners and special needs planning law firms. Since launching the program, Maryland ABLE has connected with over 52,000 people throughout the state and nationally through over six hundred outreach events; but there is still much work to be done. We are grateful to our valued community partners like Elville and Associates who help us to share information about ABLE accounts far and wide. We invite you to partner with Maryland ABLE to help increase awareness of ABLE accounts. It is reported that one in every five households is either living with a disability or caring for someone with a disability. Consider sharing Maryland ABLE with friends, family and asking your employer to include Maryland ABLE information as part of their employee benefit package. To learn more about eligibility, account management, how to spend funds, and the features of a Maryland ABLE account, attend a free presentations listed on our calendar of events found at www.MarylandABLE.org or schedule a virtual or in-presentation for your disability organization, support network or employer at MD529.questions@maryland.gov or by calling 1-855-563-2253.

Kelly Nelson has worked in the field of disabilities for more than 30 years. She has served in many roles supporting people with disabilities and their families through advocacy, education, and connecting them to vital resources within their community. As a parent of a child with disabilities, Kelly is passionate about helping her daughter to become a confident self-advocate as she pursues her goals of working and living independently in the community. As the Outreach and Communcations Manager for Maryland ABLE, she is delighted to have the opportunity to connect with many people with disabilities, their families and the staff that support them as she travels throughout Maryland educating people about the benefits of having an ABLE account. Through her outreach endeavors, Kelly is excited to see how her work with Maryland ABLE is helping to promote personal choice, independence and economic stability for people with disabilities.



If We Move to a New State Will Our Estate Planning Documents Be Valid?

Renee Q. Boyd
Associate Attorney
Elville and Associates, P.C.



Oftentimes when I meet with clients to discuss their estate planning needs or to review their documents, I am asked "If we move to another state, will our documents be valid in the new state?".

Generally, the answer is yes. It is likely that you won't need to execute new documents when you move; however, it is a good idea to have the documents reviewed when you move to ensure they conform with the state laws of the new state to which you have moved. States have different laws that govern estate planning and these state-specific estate planning laws can have an impact on your documents. Therefore, we recommend you have your documents reviewed to determine if any updates are required.

Last Will and Testament

Every state has different requirements for the execution of wills but the good news is that most states will accept out-of-state wills if they were properly executed under the laws of the state when they were created. The probate courts of most states will recognize a will executed in a different state, as long as it was validly executed. That said, however, it is quite possible that some rules in the new state can differ from those in the old state.

For instance, state laws can vary on the number of witness signatures needed on a will, and whether or not those signatures need to be notarized. Another issue is the "proving" of the will, which is a sworn statement signed by the maker of the will and the witnesses that attests to the validity of the will. In some states, probate courts wlll accept the sworn statement as evidence that the will is valid. However, not all states allow for self-proving wills. States also differ regarding which types of wills are valid. Some states will allow self-written wills but have state-specific rules about how the wills must be written.

Another consideration involves the Personal Representative or Executor who is named to administer the will. While most states allow out-of-state personal representatives to serve, they may have requirements for them to be able to serve, such as posting a bond. Some states put limitations on who can serve as the Personal Representative, for instance only someone related to you by blood or marriage, and many states require that an out-of-state Personal Representative appoint an in-state agent to accept legal documents for the estate.

Revocable Living Trusts

Trusts are governed by contract law, so a revocable living trust, because it is considered to be a contract, is afforded respect by the Full Faith and Credit Clause of the U.S. Constitution. This makes the revocable living trust portable which means you can move to another state and it should be valid there. The main consideration with a revocable living trust is that it is funded with the assets you want to pass to your beneficiary(s). When you move to the new state, if you purchase a home there, you will want to make sure to

assign the new property to your revocable living trust and that the deed to the property is drafted accordingly.

Advance Medical Directives

Advance medical directives, also known as living wills or health care proxies, are usually valid across state lines. Some states have laws that require health care providers to honor legal documents regarding health care wishes if they were executed out of state, however, not all states have provisions that address validity of documents executed out-of-state. This makes it difficult to be sure if the out-of-state advance directive will be honored in the new state. Because each state has its own provisions and forms, it is recommended that you have an attorney in the new state review the advance directive to ensure its validity.

Powers of Attorney

Similar to advance directives, each state has its own laws that govern granting someone Power of Attorney. The various states also have their own forms. Generally, a power of attorney that is valid when and where you sign it will remain valid even if you move to another state. Although you may not need a new power of attorney just because you have moved, it is a good idea to have it reviewed by an attorney in the new state to make sure that the nuances of the new state's laws are addressed.

Summary

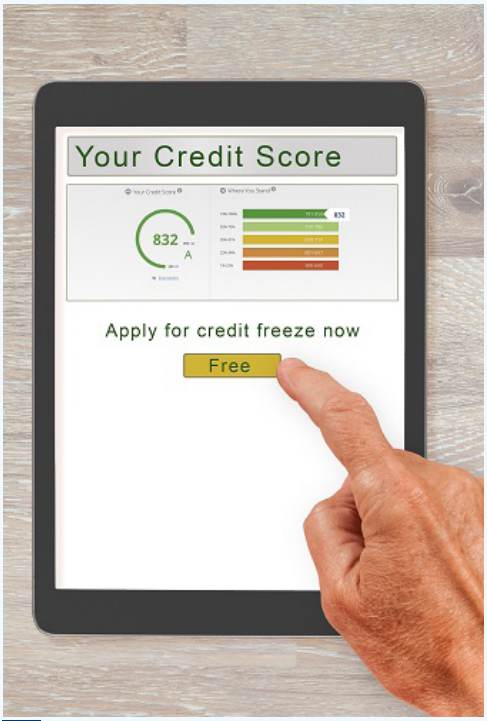
In summary, your estate planning documents should be valid in the new state if they were properly executed according to all the required provisions of your former state. But because the laws of each state are different, it is advisable that you have your documents reviewed, and possibly updated, by an attorney who is familiar with the new state's estate planning laws. If you intend to permanently remain in the new state, we recommend that you work with the attorney there to prepare new advance medical directive and power of attorney documents. Also, if a revocable living trust is part of your estate plan, and particularly if you purchase real property in the new state, we recommend having the situs and state law updated in the trust for state income tax purposes.

Renee Q. Boyd is an Associate Attorney with Elville and Associates and a key member of the firm's busy Estate Planning Department. She partners with clients to educate them and provide them a perfect client experience through the entire estate planning process – along with future maintenance and updating of their planning as changes occur in the laws and their lives. Renee may be reached at renee@elvilleassociates.com, or by phone at 443-393-7696 x111.

Elder Financial Exploitation or Financial Crimes Against Older Persons

Andre Lingham
Founder and President
Center for Elder Justice and Education

Elder financial exploitation is a major problem in the United States. It is estimated that seniors are scammed out of 36 billion dollars per year in financial exploitation.



Over the next 40 years, the number of adults scammed is expected to increase from 56 million in 2020 to 94.7 million in 2060. The number of adults over the age of 85 is expected to almost triple, from 6.7 million to 19 million over that same time period. With the growing population of seniors, it is expected that financial losses will increase.

All seniors may be potential victims of financial exploitation. Regardless of whether they are rich or poor, undereducated or highly educated, seniors of all demographics may become victims. Seniors are at greater risk for a variety of reasons. Exploiters target them because many have accumulated assets, wealth or have steady incomes from pensions or Social Security checks.

Research has also shown that aging may eventually reduce a person's ability to distinguish legitimate offers from those that are not. Two common categories of exploitation are predators and opportunists. Predators are individuals who purposefully seek out seniors with the intent to defraud or financially exploit them. Examples of predator crimes are the foreign lottery scam, telemarketing scams, grandparent scams, government impersonation scams and the online romance scam.

Opportunists are individuals who establish a relationship and trust of the senior. Opportunistic abuse can be committed by family members, paid in home care providers, financial advisers, spiritual advisers, or home improvement contractors. Examples of opportunistic crimes are using the senior's credit card/atm card without their permission, misusing or forging an older person's checks, power of attorney

misuse and pressuring the senior to pay for expenses for oneself or others.

Financial exploitation can severely jeopardize the quality of life for seniors, resulting in the decline in their functional or financial status, inability to pay for food or medication, dependency, decline in health, feelings of helplessness and loneliness and increased psychological distress. Many will never recoup what they have lost since most are retired and live on a fixed income.

If you suspect that a senior is being, or is about to be, financially exploited there are several places to call for help, including, but not limited to, local police, Adult Protective Services, a private attorney, or government agencies that address crimes against seniors.

Mr. Andre Lingham is the Founder and President for the Center of Elder Justice and Education, and its new website and phone number are www.elderjusticeandeducation.org and 667-352-0295. The Center was established in 2021 and is a non-profit that promotes elder abuse awareness and education. Its mission is done by virtual and in person training to senior citizens, the general public, government agencies, police departments and private institutions. Andre previously served over 30 years in law enforcement and retired from the Howard County Police Department in 2019 to focus full time on elder abuse awareness and education. While a member of the Howard County Police Department, he served as the Senior Citizen Liaison for five years. In 2014, Andre was named Howard Police Officer of the Year and 2015 American Legion Law Enforcement Officer of the Year for his work educating and protecting seniors.

Cryptocurrency FAQs: Answers from an Investment Advisor and a Tax Accountant

Charlie Monroe, CPA
Tax Principal
Gross, Mendelsohn,
& Associates

Steve Hannigan, CFP
Director of Investment Research
GGM Wealth Advisors

We get a lot of questions from clients about cryptocurrency. Whether you're new to the cryptocurrency scene or already own it but don't know exactly what to do with it, it's important to know the tax and investment ramifications of it.

That's why we asked two members of our team -- Charlie Monroe of our tax department and Steve Hannigan of GGM Wealth Advisors -- to answer some common questions about cryptocurrency from both a tax and investment perspective.

Meet Steve and Charlie

Charlie Monroe, CPA, is a principal in Gross Mendelsohn's tax department. He works with families and business owners to expand their net worth and minimize tax liabilities.

Steve Hannigan, CFA, is the director of investment research at GGM Wealth Advisors. He works closely with his clients' tax advisors to provide comprehensive and integrated financial services.

Cryptocurrency FAQs

What can I buy with cryptocurrency?

Charlie: You can use cryptocurrency for just about any purchase. Of course, the seller would have to be willing to accept the cryptocurrency. The U.S. government, for example, does not accept cryptocurrency. Also, you cannot use cryptocurrency to contribute to a 401(k) or an IRA. Only U.S. dollars can be contributed to a 401(k) or an IRA. Once the contribution is made, however, you can purchase cryptocurrency in certain retirement accounts.

What cryptocurrencies are available to purchase?

Steve: There are thousands of cryptocurrencies available for investment and/or trading. The largest is Bitcoin with a market capitalization of over $1 trillion. The second largest cryptocurrency is Ether (Ethereum), which has a market capitalization of over $500 billion. On the other end of the spectrum, there are brand new cryptocurrencies that begin trading with practically no market capitalization at all.

Why is tax planning before I invest in cryptocurrency so important?

Charlie: It's important to consult with a tax professional to know which cryptocurrency transactions are taxable and which are not. For example, exchanging one type of cryptocurrency, Bitcoin, for another type of cryptocurrency, Ethereum, is a taxable event.

It is also important to put in place a system that permits you to track and collate your transactions since there is the potential for having to account for thousands of transactions in a single year.

What is one common

misunderstanding about crypto from a tax angle?

Charlie: A common misconception is that cryptocurrency is treated the same as cash from a tax perspective. This is incorrect.

When you use cryptocurrency to purchase a product, the IRS treats this as a sale of property. So, when you buy your $91,000 Tesla S using bitcoin, you would report a sale of $91,000 and a basis on the sale of however much it cost you to purchase the bitcoin. Most of the time the bitcoin used to purchase an item has increased in value, so you have a taxable gain. As a result, the $91,000 Tesla cost you not only the $91,000, but also the tax on the gain from the cryptocurrency you used to purchase it.

Every cryptocurrency transaction has the potential to be a reportable event for tax purposes.

What is one common misunderstanding about crypto from an investment angle?

Steve: Past performance is not an indicator of future investment results. Just because a certain coin or the asset class in general has done very well in the past few years does not mean that the recent success is guaranteed to continue into the future.

What is the #1 thing I should know before I invest in crypto?

Steve: Cryptocurrencies can be very volatile. As with all investments, you should be in a position where you can lose your investment in crypto and not devastate your financial future.

What role should cryptocurrency have in my investment portfolio?

Steve: As with any investment, before purchasing cryptocurrencies an investor should take the time to map out their financial goals, and ensure that their investment mix represents the proper risk and return characteristics to ensure they will achieve those goals.

Cryptocurrencies can be added as a part of a diversified portfolio, but beware of losing diversification and potentially liquidity by becoming over exposed to the asset class.

Some investors view it as a hedge on inflation/diminishing purchasing power of fiat currencies. Others invest in cryptocurrency as a bet that the underlying technologies such as block chain will become more widely adopted.

Where do I “keep” my

cryptocurrency once I buy it?

Charlie: Cryptocurrency dealers, such as Coinbase, provide clients the ability to store cryptocurrency in either "wallets" or "vaults."

Wallets are separate accounts that do not restrict the immediate use of cryptocurrency. Vaults are accounts that have additional security features such as an additional password that provide an added layer of security when using cryptocurrency.

Is cryptocurrency regulated?

Charlie: You will not get a 1099B showing the sale of cryptocurrency but as of 2023 brokers will be required to report transfers of cryptocurrency and other digital assets from broker accounts to non-broker accounts. They will also have to report any transfers as a cash transfer for anti-money laundering purposes.

I plan to purchase Bitcoin. What are a few things I should be aware of before I buy?

Steve: You will need to open a digital wallet to hold your cryptocurrencies.

Make sure the service you use to trade is tracking your purchases and cost basis so you have an accurate record for calculating any potential capital gains taxes you may owe. If the service you are using does not, keep track of it yourself.

If you are planning on using Bitcoin as a currency to purchase items, make sure you research which businesses accept Bitcoin.

How does cryptocurrency differ from paper (or fiat) currencies?

Charlie: While cryptocurrency and fiat currency both use the name "currency," they are very different things. Fiat currency is issued by governments and is not backed by a specific commodity such as gold. Examples include most modern currencies such as the U.S. dollar and the euro. Fiat currencies give central banks increased control over the economy because there is no limit on the amount of fiat currency that can be printed. So, the government can decrease the value of its currency (an attempt to boost its economy) by printing more of it.

The supply of cryptocurrency, on the other hand, is fixed and there is no central bank that can simply create more supply. Bitcoin, for example, is "mined" by companies and individuals who use computers to solve extremely complex equations to create blocks on the block chain, and are rewarded with newly released bitcoin. The rate at which new bitcoins are made available to those solving the equations is set, as is the total number of bitcoins that will be released (21 million.) Therefore, a cryptocurrency's value cannot be diminished by the government increasing supply. On the other hand, the value of a cryptocurrency coin is based solely on the supply of and demand for the coin. There is no valuable underlying asset. As a result, cryptocurrency values are very volatile and there is always a possibility that they go to zero.

Need Help?

Contact Gross Mendelsohn at https://www.gma-cpa.com/request-consultation or call 800.899.4623.

Charles Monroe, CPA, EA, enjoys discovering new tax opportunities that help small businesses and their owners save money. Having graduated top of his class when earning his master's degree in taxation, clients know they can count on Charles to find solutions to their most complex tax issues.

Steve Hannigan is the Director of Investment Research and a member of the Investment Committee at GGM Wealth Advisors, an independent SEC Registered Investment Advisor (RIA). Leveraging GGM's team approach, Steve focuses on creating trusted partnerships with clients to deliver customized solutions, which match their expectations, financial objectives, and recommended investment strategy. By coordinating with Gross Mendelsohn's tax advisors, he provides comprehensive and integrated financial services for high net worth families and individuals.

Waypoint Fiduciary Services, LLC

Waypoint Fiduciary Services, LLC serves as and provides Trustee services, including services for Trusts with asset values below corporate-type trustee minimums, for various kinds of trusts, including testamentary trusts, lifetime trusts, life insurance trusts, special needs trusts, and more. Waypoint Fiduciary Services, LLC also offers Trust Advisor/Protector services.

Waypoint Fiduciary Services, LLC also offers the following additional services:

- Legal representation, including but not limited to: compliance with Maryland Trust Act requirements
- Court proceedings related to administering a Trust (ex., modification of Trust terms, judicial terminations), and guidance on interpretation of Trust terms;
- Preparation of Trust Income Tax Returns;
- Preparation of Trust Accountings;
- Maintenance of Trust Books and Records;
- Assistance with initial set-up of new Trusts (obtain Tax ID number, organize Trust management, open new Trust accounts);
- Manage Trust Terminations, including: calculating distributions, determining Inheritance Tax due (if applicable); and preparing releases of Liability for Trustees.

For more information about Waypoint Fiduciary Services, LLC and its services, please contact Stephen Elville at steve@elvilleassociates.com, or 443-393-7696.

Can a Health Care Advocate Improve My Life Today?

Diana (DeeDee) Bycoffe, BSN, RN, CWOCN
Nurse Care Manager
The Option Group

As we get older, we must learn how better to care for ourselves. In some cases, we need help navigating this stage, especially as we begin dealing with more serious health issues.

In addition to the obvious symptoms of wear and tear, the hearing starts to fail, eyesight becomes limited, and for some, dementia presents itself. Life's difficulties start to pile up.

For some people, routine checkups and appointments may seem overwhelming. For many folks, conveying all their questions and remembering all the information may pose a problem. Sometimes follow-up appointments are not scheduled or are missed. Lab tests or x-rays that were ordered during the appointment are not scheduled. There can even be a recommendation to see a specialist – what are the consequences if the appointment isn't made, or scheduled but forgotten about?

The task can fall upon an adult child, who may be available to help, however, those people may be busy with their life schedules; work, children, or they live out of town and are unable to take time off to assist. They might be feeling a little overwhelmed at the prospect of being the health care manager and caregiver for their elderly parent.

What Can a Health Care Advocate Do for You?

A health care advocate can step in and help promote health and healthcare access for these individuals. This advocate will discuss your health history, current medications, and the physicians and specialists currently being seen. The advocate will prepare the necessary paperwork and documentation needed before the appointment and help arrange transportation if needed. They will get to know you and work with treatment teams to tailor their treatments and care to guarantee compliance and the best possible outcome. This professional will accompany you to the office visits and be a second set of ears to help interpret, remember, and ask more clarifying questions. The

health care advocate will help schedule future appointments and ensure all lab work is completed. If a referral is needed, the advocate will schedule it. They can also perform wellness phone calls and visits. The advocate can be in touch with family members to give them updates as well and let them know the next steps after an appointment.

Dependable and Reliable Educator

A health care advocate can also be an educator and researcher for current and new diagnoses. The advocate can find reliable information on how to properly treat and live with a diagnosis. For example, a new diagnosis of high blood pressure might come with a prescription to control your blood pressure. The health care advocate can teach about:

- the symptoms of high and low pressure,

- the medication's side effects,
- discuss lifestyle changes (e.g., diet, exercise, etc.) to keep the blood pressure under control,

- when and how to take the medication,

- obtain a blood pressure cuff to record daily pressures.

Community Resources

An advocate can also improve access to the health care system by finding resources in the community, researching for specialists, exploring treatment options, and making all the phone calls and necessary appointments. This will allow you to just focus on your recovery or adjustment to your new lifestyle with a new diagnosis. They can help make sure you get everything you are entitled to, sometimes calling health insurance companies, or arranging for caregivers and/or equipment in the home.

The Option Group has geriatric care managers that are nurses and social workers, and they practice health advocacy with every client. Having a licensed healthcare advocate is beneficial as the healthcare system has become very complex and difficult to navigate.

If you or someone you care about needs additional support to help cope, The Option Group is here to help. Please contact our professional care management team for assistance.

About The Option Group:

Founded in 2010, The Option Group's compassionate team of experienced Certified Life Care Managers serves families, their loved ones, medical professionals, and professional family advisors in Maryland, Pennsylvania, and Delaware. The firm understands the challenges of caring for an individual who needs assistance due to aging, dementia, disability, or serious illness. Their skilled providers possess over 100 years of combined experience navigating the healthcare maze and accessing hundreds of quality resources. The Option Group helps families spend quality time with their loved ones, providing clear choices that lead to better care. For more information, visit www.theoptiongroup.net or call 410-667-0266 (MD) or 717-287-9900 / 610-885-8899/ 215-896-6756 (PA) / or 302-858-6449 (DE).

Living in Your Purpose & the Lasagna Effect and Too Many "ologists"

Dr. Michelle Fritsch
Founder and Owner
Retirement Wellness Strategies

Dr. Michelle Fritsch is the founder and owner of Retirement Wellness Strategies and cofounder of PROPEL Comprehensive Wellness. Dr. Fritsch left 25 years in academia and groundbreaking practice and a position as a founding department chair of a school of pharmacy to address the issue of so many people retiring and then having their plans derailed by heart attack, stroke, despair, divorce, isolation, and a total loss of sense of self. She realized that, nearly always, these situations were preventable!

Retirement Wellness Strategies, and now Propel Comprehensive Wellness, are built on a process designed to help those who are willing to be proactive to flip these miserable outcomes into a future of wellness they can't wait to explore. Below are two blogs written by Dr. Fritsch to help steer you towards that purpose-filled, engaging life you deserve!

Living in Your Purpose & the Lasagna Effect

In the attached photo on Palatine Hill in Rome you will see large stones from palaces in the BC era. On top of those, you find stones of palaces built early in the common era (CE or AD). Then, on top of those, you find stones building an apartment in the early Renaissance (1400's).

Similarly, we build our core skills and develop our unique interests from childhood through young adulthood. We build a career (or series of careers) on top of that layer. Then, when we leave that last full-time career, we add another layer.

This next layer can stand on the solid foundation of youth and the advancements of a career and years of personal development. This post career layer can be as grand or humble as the builder wants it to be.

Rather than exist in the rubble of past eras, this is an opportunity to build the most important palace yet. It can be a time to take all of the best of the prior layers and develop legacy and impact in your own unique way. No one else has the same base layers of experience, skills, and insights. Your perspective is unlike that of anyone else.

It is worth the time to work with an architect, to draw out blueprints, and to make the most of your solid base layers when designing your future.

We can be your architect: https://www.propelyourwellness.com/PropelSP

Too Many "–ologists"

'Mary' has been declining in health since her forties. Even now she is only 55. She sees

eight "-ologists." In addition to her primary care provider who only refers her to more "-ologists," she has a cardiologist, endocrinologist, pulmonologist, hematologist, gastroenterologist, rheumatologist, infectious disease expert, and is now awaiting an appointment with an immunologist.

Not one of these "-ologists" will coordinate with the others. And even worse, after repeatedly requesting, not one will 'own' and coordinate her care striving to get to the bottom of what is causing all of her illnesses.

I have an analogy.

You have an accident that creases the driver's side of your car. You want to get it fixed. The first appointment you can get is with a back door specialist. You actually are fortunate enough to get the best back door specialist in the state who give you the most advanced back door available. You are thrilled. Your next appointment is with the front door specialist. The front door specialist can't find a front door that will open properly because the back door is a bit larger than the original and it blocks the front door from opening. You ask the front door specialist to talk with the back door specialist. You are told you will need to go back to the back door specialist yourself to inform that specialist the back door is too big. Even the back seat specialist has noticed with the larger back door the car seats no longer fit properly in the back seat. And now you have to call in a trunk specialist because the back door has torqued the rear panel making the trunk difficult to close.

You return to the back door specialist who criticizes the other specialists and reiterates the highest quality and superiority of the back door that was installed.

What do you do?

It is time for collaborative, coordinated healthcare.

We can be your guide. https://www.propelyourwellness.com/PropelSP

Dr. Michelle Fritsch is an author, nationally renowned speaker, founder of Retirement Wellness Strategies and cofounder of Propel Comprehensive Wellness. You can call her at 410-472-5078, email her at michelle@propelyourwellness.com or visit her website at www.propelyourwellness.com.

Client Care Program Update – Looking Back at Our Annual Social Event at Boxwood Winery, Ahead to Our Final Educational Event of the Year in December, and Some Exciting Announcements

Jeffrey D. Stauffer
Community Relations Director
Elville and Associates, P.C.

Doesn't it seem as though 2022 sped by like a Lamborghini on the highway weaving its way through traffic?

Perhaps as we reach this holiday season – a time of peace, showing appreciation and gratitude – we can all take pause, time for ourselves and families and reflect on what really matters to us. I can say with certainty that is what my focus will be as I look ahead through the end of the year and beyond. I've learned a great deal moderating the many webinars through our Elville Webinar Series, and while we have many legal topics I glean much information from, I learn the most from our monthly Wellness Series offered by The Option Group's Aging LifeCare Manager Ellen Platt and Retirement Wellness Strategies' founder Dr. Michelle Fritsch. From "Thriving Through the Holidays" to "Making the Most of Your Medical Appointments" to "Staying Mentally Sharp," each presentation has been a blessing and mini masterclass in healthy living. I feel fortunate to have been a part of all 13 webinars and hope you've tuned in to some of them. I look forward to what we have in store for 2023 and hope you do as well!

What do our Elville Wellness Series webinars have to do with the Client Care Program (CCP)? Perhaps consider the CCP a Wellness Series for your estate, special needs and elder law planning. The Client Care Program is synonymous with "Planning that Works," and member benefits and member-exclusive continuing legal education events have been making that philosophy a reality for over six years. If you are a CCP member you are leaving very little to chance and your

planning has an outstanding opportunity to work as intended when needed. I'll echo a bit of what I mentioned on these pages before in that while times are uncertain in more ways than ever, Elville and Associates' CCP has changed with the times but will always stay true to its mission of providing members with the comfort and assurance that their estate and elder law plans remain updated over the passage of time and clients and their families receive the education they desire.

In October, CCP members thoroughly enjoyed our annual Social Event, a Group Wine Tasting Experience at award-winning Boxwood Winery in Middleburg,

Virginia. CCP members gathered amidst the vines and received a tour of the winery from winemaker Stephen Rigby, whose 40 years of experience shone through. Mr. Rigby led members through the production area, shared a description of the winemaking process, and ventured into "The Cave" – the underground room at the winery that contains the French oak barrels used to store the wines. Wine barrels have a large impact on the quality of wine as they add aromas, texture, flavor, and tannins. He then brought everyone back to The Pavilion where he led a discussion and group tasting of four wines that were pared with a large assortment of cheeses on charcuterie boards. Everyone enjoyed a nice parting gift of a half bottle of the winery's finest red wine.

As Steve thoroughly enjoys, he flew his drone over the winery and got some fantastic footage, which we hope you've enjoyed viewing!

Our winter CCP continuing legal education event was our first in-person education event since COVID and it was truly wonderful to get back together with everyone. On Saturday, December 10th, Stephen Elville, our longtime CCP Partner Gary Greenwald, and CPA Taylor Dean of Gross, Mendelsohn, & Associates delved into the following topics:

- End of Year Tax Planning Discussion and a Look Into 2023

- Building Your Advisory Team – How Your CPA, Financial Advisor, and Attorney Can Help You Achieve Perfection in Planning and Your Legacy

- Maryland Legislative Update

For those who were not able to attend in person, this event was recorded and will be sent our to everyone in a timely manner. We'll be announcing the date for our first quarter CCP continuing legal education event soon!

As a member of the Client Care Program consider taking advantage of all of the CCP

benefits available to you! As one of two firms in the state of Maryland and one of 75 in the United States with an accredited Client Care Program through the Client Care Academy in Boston, Mr. Elville, Client Care Program Manager Jeffrey Stauffer and the Executive Management Team have worked diligently through the CCP's six-plus years to put together a program that offer benefits that provide value, drive the CCP's core mission of "Planning that Works," that takes care of families, and cumulatively aren't found in a program anywhere else. Consider looking further into all of the benefits that are available to you by visiting our Client Care Program link on our website at

https://elvilleassociates.com/client-care-program/.

Another way to learn all about the Client Care Program's benefits is to attend our new webinar that discusses everything about the CCP – from how it helps achieve perfection in planning, to its benefits, how to register, and much more. I (Jeff Stauffer) am pleased to announce I will be putting on my presenter hat for the first time and hosting the webinar on Wednesday, February 1st that discusses this exact topic. If you're reading our digital newsletter you can click here to register or visit our events calendar on our website. Invitations will also be sent out in January. I look forward to offering education about our CCP, answering your questions, and hosting you!

Lastly, as we look towards next spring, our thoughts can't help but wander towards our annual Client Event. Last May's Event seems like it was just yesterday and was a remarkable success! Though I say our thoughts are

wandering towards our event we are actually laser-focused on it and meeting regularly to discuss our biggest and most beloved event of the year! How do we outdo last year's biggest and best Client Event ever? It is a question we are pondering!

With that said, we look forward to you finding out as we welcome you on Saturday, April 22nd from 8:30 to noon at the Ten Oaks Ballroom in Clarksville once again for our Annual Client Event. Our theme at this time is "How to Achieve Perfection in Estate, Special Needs, and Elder Law Planning." Invitations and further information will be coming out in the months to come; however, if you wish to RSVP for it now you're always welcome to call or email me at 443-393-7696 x117 or at jeff@elvilleassociates.com. Clients, their families and friends, financial advisors, and community members are welcome!

Consider giving the gift of the Client Care Program to a family member or yourself this holiday season! After all, what better gift is there than peace of mind (knowing you have your planning in place and it will work as intended)? *To learn more about the CCP or how to become a member, please contact Jeffrey Stauffer, Client Care Program Manager, at jeff@elvilleassociates.com, or 443-393-7696 x117.*

We appreciate and value your relationship with Elville and Associates!

TOP 10 DESERT ISLAND RECORDINGS, FOR NOW...

Kati Harrison
Weekend Host and Operations Director
WBJC- Maryland's Classical Music Station

People sometimes ask who my favorite composer is, or what my favorite piece of music is. I don't have a favorite anything, so I tend to go blank when asked these questions. There is simply too much to choose from, especially with classical music. I also tend to be in the moment with music. So, if I'm listening to Rachmaninov's Piano Concerto No. 3 or his Symphony No. 2, those are my favorites. Listening to Prokofiev's Violin Concerto No. 2, I almost always decide that the Russians are my favorite composers until I hear Bruckner's 4th symphony or Elgar's Cello Concerto. We are always changing and evolving, and our likes and dislikes tend to ebb and flow, at least mine do. However, If I were faced with the prospect of having to choose only 10 recordings to take with me onto a secluded radio-less, iPod-less desert island, here are my choices... at the moment, and for the time being in no particular order.

1. The Brahms Symphony No. 4 is not my absolute favorite of his 4 symphonies, but this performance of it rocked my world when I first heard it. I had listened to the Symphony No. 4 many times, but Carlos Kleiber compelled me to hear it. You can almost feel Brahms's sheer force of will shattering insecurity and bursting forward in the opening movement of his Symphony No. 1. But then in his 4th symphony, he is experienced and melancholy but also self-assured. Self-assurance and knowing, in my opinion, are the qualities that Kleiber brings to the performance making it a desert island recording. There's also a bit of that "limited edition" feel which can be irresistible in that Kleiber's recordings are few and far between.

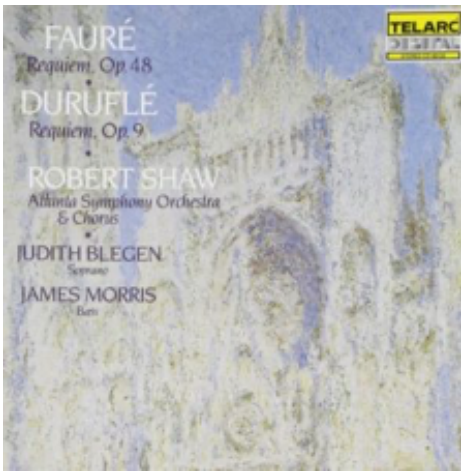
2. August 19, 1990 turned out to be Leonard Bernstein's last public performance, and we have it for posterity on this Deutsche Grammophon recording. The Symphony No. 7 is one of my favorite Beethoven symphonies, and this recording introduced me to the four "Sea Interludes" from Britten's opera "Peter Grimes." The performances are maybe not "perfect," there is a lot of ambient noise but the spirit and

energy of this recording never fail to take my breath away.

3. At some point my dad had heard and had fallen in love with "Amazing Grace" sung by Judy Collins from "Whales and Nightingales," so my mother gave my dad the LP for Christmas. This one I had to grow into. It didn't help that my dad played "Whales and Nightingales" all the time. It became almost a soundtrack in our household for an interminable amount of time. Of course I was a child, and time was much longer then. Ironically, Bob Dylan's "Time Passes Slowly" is one of the songs on the recording. When I reached my teens, "Whales and Nightingales" became my right of passage into the world of music, on my own terms. With the help and influence of Judy Collins, who had studied to be a classical pianist in her teens, crossover musician, conductor and pianist, Joshua Rifkin did some gorgeous arrangements blending folk with classical music. Back then and to this day the Humpback whale's song, "Farewell to Tarwathie" makes me sad, so I tend to skip it. There are Humpback whales communicating with one another, and their voices and the song are beautiful but heartbreaking to me. The recording introduced me to Jacques Brel, Pete Seeger, Bob Dylan and the old American song, "Simple Gifts." It has a little bit of everything, and I will never tire of it.

4. The Oxford Dictionaries defines the Danish term/ idea "Hygge" as, "A quality of cosiness and comfortable conviviality that engenders a feeling of contentment or well-being." I believe Hygge is my state of being when I experience Glenn Gould's 1955 recording of J. S. Bach's "Goldberg Variations." Gould's performance was my introduction to this journey for the ears, mind and soul. There may be better, cleaner recordings but this one has a permanent place in my heart.

5. "The Orange Recording" is how I refer to the magical collaboration bet ween saxophonist, Stan Getz, Brazilian guitarist and singer João Gilberto, the great Brazilian composer and pianist Antônio Carlos Jobim and the lady who, in my opinion, defined the airy, slightly off key singing style of the bossa nova, Astrud Gilberto. The now iconic, abstract image on the cover by the artist Olga Albizu beacons you into the world of samba and bossa nova, and you won't want to come back! I even love the grammatical idiosyncrasies in "The Girl from Ipanema." I don't ever want to be without Getz/ Gilberto.



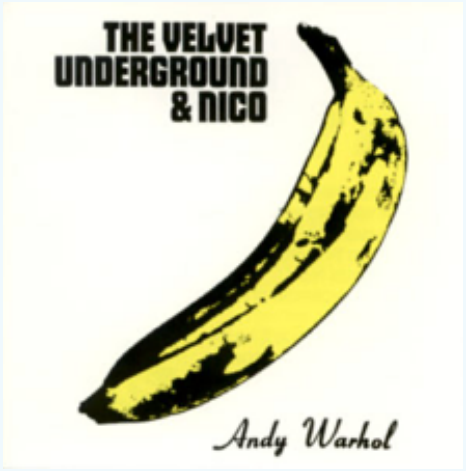
6. Gabriel Fauré's Requiem has the uncanny ability to sweep itself into my conscious mind or gently soothe me in the background. It's never presumptuous or demanding. It is memorable and always comforting. Fauré's Requiem is different because that is what he intended it to be. As organist for La Madeleine church in Paris, Fauré became tired of playing the same funeral music over and over. Fauré decided to do something about it, and he wrote his great Requiem. Robert Shaw leading the Atlanta Symphony and Chorus is a tried and true performance, and I'm

taking it with me to my desert island.

7. A few days ago I was in a hair salon where they were playing Pandora or something along those lines. The music was a mix of contemporary alternative rock. As I was leaving, much to my surprise, the English singer Kate Bush came on the speakers singing her 1978 debut single, "Wuthering Heights." The receptionist, a young woman of maybe 20, commented on how "weird" the song was. Kate Bush is weird and wonderful! She has never fit into any format, and she will remain timeless and offbeat. In college my worldly friend Sally introduced me to a greatest hits recording by Kate Bush, "The Whole Story." We felt hip and cool drinking coffee till all hours and listening to "Wuthering Heights," "Breathing," "Cloudbusting" and all of the poetic and experimental offerings by a treasure of an artist/musician.

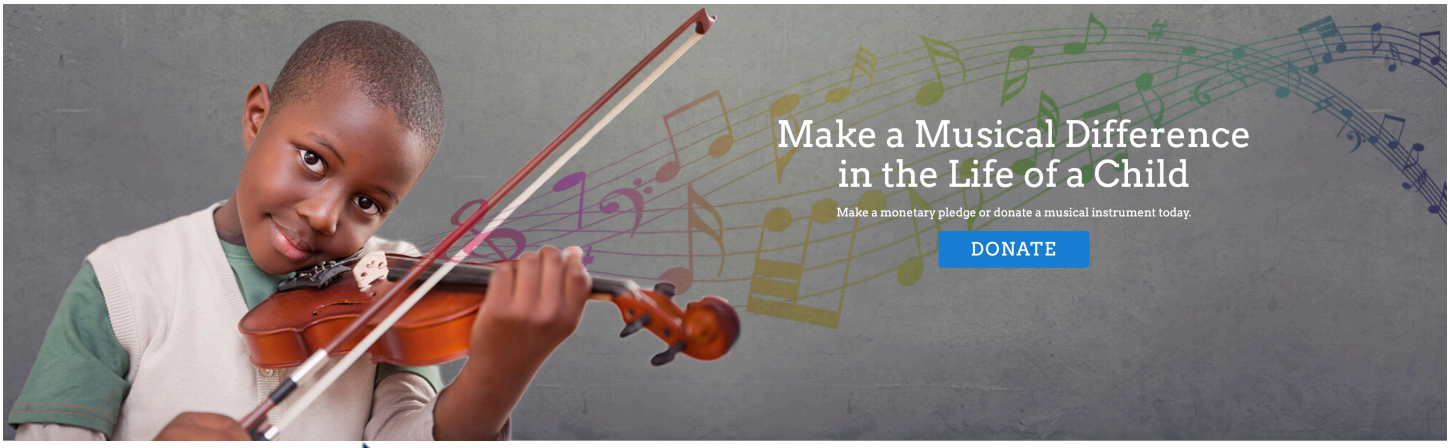
8. Leonard Bernstein believed that his musical spirit was a

reincarnation of or somehow related to Mahler's musical soul. Listening to Bernstein's recording of Mahler's Symphony No. 5 with the Vienna Philharmonic has made a believer out of me. There are some issues with the live ambient sounds, but they do not detract from this profound musical connection one can hear between Bernstein and Mahler. I could and have listened to the Adagietto all by itself on repeat from this jewel.



9. I discovered and fell for The Velvet Underground in the early 2000's. I was vaguely familiar with Lou Reed and I had heard of the German singer Nico who is on their debut release. She also had a bit part in Federico Fellini's "La Dolce Vita." Classically trained musician John Cale played the viola producing a drone effect which gave the group an unusual, dark sound. "The Velvet Underground & Nico" was recorded concert material from Andy Warhol's Exploding Plastic Inevitable multimedia tour. Today this is all pretty tame stuff, but at the time it must have raised eyebrows. Underground is a fitting name for the group as they are surprisingly and undeservingly overlooked and overshadowed by rock groups from the past.

10. Sometimes but not often a great piece of music has become intertwined with a musician or maybe vice versa. Jacqueline du Pré's performance of Elgar's Cello Concerto makes me wonder if the composition itself had been waiting for her to come along as its soul mate. This particular Cello Concerto says a lot in a good musician's hands, but it comes alive with Jacqueline du Pre.



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FOR MORE INFORMATION, please contact
Jeffrey Stauffer, Executive Director, at 443-393-7696 or jeff@elvillecenter.org

Details Coming Soon About the 1st Annual Elville Center for the Creative Arts Golf Classic!

Charity Spotlight: The Elville Center for the Creative Art's Partner – Sisters Academy of Baltimore

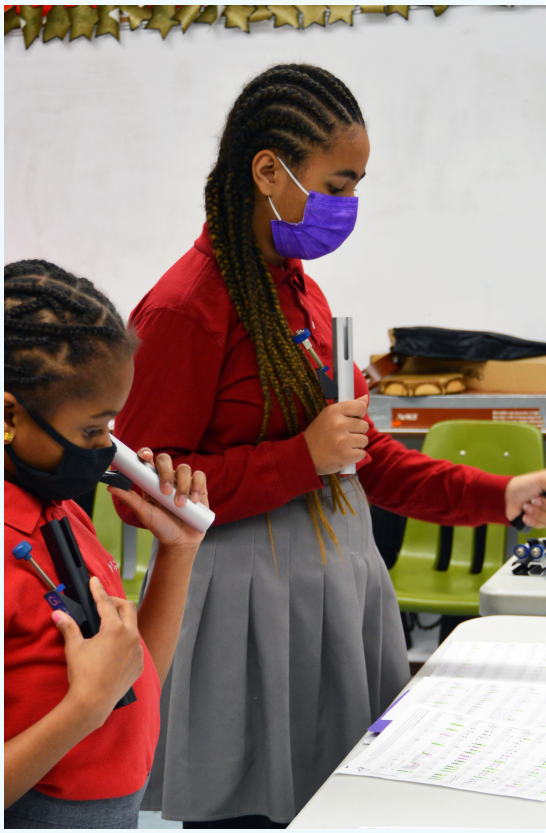
Sister Delia M. Dowling, SSND
President
Sisters Academy of Baltimore

Sisters Academy of Baltimore

Founded by four congregations of religious sisters, Sisters Academy of Baltimore is an independent school for girls in grades 5-8. Established in 2004 by the School Sisters of Notre Dame, Sisters of Bon Secours, Sisters of Mercy, and Sisters of Notre Dame de Namur, the school's mission has remained constant for nearly two decades: to educate girls of different races, ethnic groups, and religions, from families of limited economic means, particularly those in southwest Baltimore and empower its students to become agents of transformation in their families, communities, and society. Sisters Academy is the only school of its kind in Maryland: a faith-based, tuition free, middle school for girls. In addition, Sisters Academy offers a rigorous academic curriculum and holistic program that encourages each student's intellectual, social, physical, and spiritual development.

As of June 2022, a total of 199 young women have graduated from Sisters Academy of Baltimore. Beginning with the first graduating class of 2008, ninety-nine percent of the graduates have now earned their high school diploma or are currently enrolled in high school, the majority of which attend private, Catholic, or selective public high schools. Ninety percent of the alumnae attend college, postsecondary school, or serve in the military.

Today, Sisters Academy of Baltimore educates 64 students who previously attended 30 different public schools in some of the most under-resourced neighborhoods in Baltimore. The Academy is able to educate so many students under a tuition-free model



through scholarships provided by donors, funds from the sponsoring religious communities, grants from foundations, and donations from numerous individual donors who provide 98% of operating costs each year. This provides the opportunity for students and families to focus on student development, which includes working hard, setting goals, and taking on leadership

roles.

Since Sisters Academy of Baltimore is focused on the holistic and academic development of its students, the school recognizes the significance and impact of music in a student's life. The Academy dreamed of one day improving the instrumental program to include individual music lessons. With the collaboration between Dr. Jeanne Dolamore, Principal; Ms. Alison Johnson, Music Teacher; and Mr. Jeff Stauffer, Executive Director of Elville Center for the Creative Arts, what was once a dream is now a reality. The instrumental program at Sisters Academy of Baltimore has received numerous donations from the Elville Center for the Creative Arts that include new and improved instruments (including violins, saxophones, trumpets, flutes, and a trombone), music stands, and a new set of Suzuki 25-Note Chromatic ToneChimes. This has allowed Sisters Academy to offer individual music lessons to students during the school day. Dezure Edwards says that her favorite part about being in instrumental music is "being able to take time to get away from things and fill that hole with the delightfulness that music can bring." This type of collaboration between Sisters Academy and Elville Center for the Creative Arts is part of the reason that when students graduate from Sisters Academy, they are well-educated, self-assured, spiritual, and committed young women who are prepared to make a difference in the community.

To learn more about Sisters Academy of Baltimore, please visit www.sistersacademy.org, or contact Sister Delia Dowling at 410-242-1212 or ddowling@sistersacademy.org.

The Elville Center for the Creative Arts – Providing Students A Path Forward in Their Musical Journeys

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

"The life of the arts, far from being an interruption, a distraction, in the life of the nation, is close to the center of a nation's purpose – and is a test to the quality of a nation's civilization."
John F. Kennedy

"World-Renowned Guitarist Manuel Barrueco Helps Deliver Guitars Donated by the Elville Center to the Guitars for Change Program at Maryland Hall in Annapolis"

As the Elville Center for the Creative Arts looks ahead to 2023, the foundation of its mission remains the same as we work to "Make a Musical Difference in the Lives of Children" each day 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 school music programs, arts organizations, and local businesses 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, provides rental instruments, offers support to develop new music programs, partners with professional symphonies and other organizations to fund music education initiatives, and much more.

As I've mentioned before, now more than ever the support of interested clients, financial advisors, and community members like you is critical to the Elville

Center's continued ability to keep music alive, and in many cases help restore music to schools and the thousands of student musicians in Maryland that aren't afforded the opportunities they desire to participate in music. During my travels to schools throughout central Maryland, I have seen firsthand the tragedy that has occurred when music programs have been deemphasized. Countless programs in existence don't have the necessities to function properly to give student musicians the experiences they deserve. Teachers do not have their own money to pour into their programs to pay for needed equipment, supplies, and instruments. This has become even more of an issue now that students are coming back to music after they left during Covid. While it is great to see numbers of students in music programs increasing again, funding for music remains extremely low and there are not enough instruments and equipment to go around for every student that wants to participate. With inflation rearing its ugly head, even more students than before cannot afford the necessities to play in band or orchestral programs.

If you've ever thought about getting involved and supporting the Elville Center, now is the time to do so!

Over the past several months the Elville Center has been blessed being busy strengthening current relationships and building new ones as we work hard to assist as many music programs and student musicians as possible. Just some of our many stories of partnership and possibility are below. And to reiterate – these stories would not be possible without donations from people like you who support organizations like the Elville Center!

The Annapolis Symphony Orchestra Sponsorship and Annapolis Symphony Academy

For a sixth consecutive season, the Elville Center is continuing its support as a major sponsor of the Annapolis Symphony Orchestra, a professional orchestra in Annapolis based in historic Maryland Hall for the Creative Arts. In 2021 the Elville Center agreed to a five-year commitment to continue as a major sponsor of the ASO's educational programs, including its Annapolis Symphony Academy, which we've discussed in depth on these very pages.

As mentioned before but worth repeating (as we like to say, we are sometimes "intentionally redundant" here at the firm and charity to articulate important points), according to the Academy's "Model for Diversity" on its website, "Half of the Annapolis Symphony Academy student body is comprised of underrepresented minorities (in today's U.S. orchestras) in a model that emphasizes interaction and mutual respect. Regardless of a student's cultural background, and through the incredible generosity of our donors, the Academy awards up to fifty percent of its annual tuition revenue in need-based scholarships. We believe this model provides a truly diverse student body, as it merges two overlapping, yet nonidentical, concepts of equality onto one program. Students are selected for the program strictly based on merit as well as their drive to learn and become better musicians."

Earlier this year we donated a resounding 35 instruments to the Academy in support of its student musicians as they further their musical talents through this groundbreaking educational initiative. This fall, the Elville Center donated two outstanding cellos (very rarely seen but greatly appreciated donations from interested donors!) that

were much needed and put to immediate use at the Academy for its student musicians.

As an added benefit to our partnership, the Annapolis Symphony has graciously provided free tickets to several of its concerts to Elville and Associates' clients over the past year. Be on the lookout for further information from me about additional free ticket offerings from the Symphony in the near future!

Southgate Elementary School in Glen Burnie

Being referred to another school music program by a satisfied music teacher is always gratifying and a pleasure, and that is certainly the case as it relates to Mr. Timothy Jessilonis, Strings and Band Teacher at Southgate Elementary School in Glen Burnie. I had the pleasure of meeting Tim in October after being referred to him by our friend, Ms. Carol Cox Forbes, at Bodkin Elementary School.

After speaking with "Mr. J" as they call him at the school, I heard a story I have heard all too often – this fall semester his program exhausted its supply of instruments for students who said they would be unable to rent. Last year he had 145 band and orchestral students while this year he has close to 200. This is a typical trend in that students unfortunately left music during Covid; however, they are now coming back as the classroom musical experience is back to normal and more appealing to them. Despite obtaining some new instruments in a variety of ways, he still had to turn some students away or, for the time being, move them into a "drumming group" (not an ideal situation). He went on to say he ran out of practically every type of instrument, which was unheard of for his program.

This is where, thanks to donor support, the Elville Center was able to step in and provide assistance. The charity provided a total of 22 instruments to Southgate's music program, including trumpets, clarinets, flutes, trombones, various sizes of violins with new bows, snare drums, saxophones and an electric drum pad.
As Mr. J said, "From the Southgate Elementary Band and Strings program, thank you so much for the instruments that were donated this week. Our program has grown from 145 to 195 students this year. We are a Title 1 school, and many of our families are unable to provide instruments to students. I work hard to obtain instruments and maintain our fleet, but we came up very short this year. In the few days since your donation, these instruments have gone to immediate use. One student who wanted to play violin at the beginning of the school year got started this week with one of your violins and she is flying! Another student who has been in my percussion class finally got to get started on the saxophone. My best flute player just about lost her mind when I showed her the piccolo for her to begin experimenting with. These instruments will bring more kids to our program for years to come."

To say that Mr. J was surprised and overwhelmed at our ability to support his program with so many like new, refurbished instruments is an understatement. As he put it, he would now be able to bring those students in the drumming group out of "percussion purgatory" and have them start playing the instruments they really want to play! I also have a standing offer to assist him with any reeds and other supplies his program may need, but he was so overwhelmed by the influx of instruments he said he would be getting back to me about that soon. A great story and the reason we do what we do!

"The Elville Center's Visit to Donate Instruments to Chesapeake Bay Middle"

Chesapeake Bay Middle School in Pasadena

It is always a pleasure visiting Christine Brimhall and her music program, so much so that at her request we followed her to her new school at Chesapeake Bay Middle School in Pasadena. Ms. Brimhall is the Director of Instrumental Music at her new school and is known for turning music programs around into well-oiled machines over time! And, with a little help from her friends – including the Elville Center – that will be the case at Chesapeake Bay Middle in no time.

Ms. Brimhall was in need of several instruments and supplies to support her influx of students into her music program as well, so the Elville Center was able to donate five full-sized violins with new bows, two flutes, two trombones, two trumpets, one piccolo and purchased eight boxes of new reeds for woodwind instruments.

"The students that will use these items are students that are unable to rent instruments," noted Ms. Brimhall. "With your donations, more students can participate in instrumental music. In addition, these items will remain at the school so future students can participate in our music program. We are grateful for your support!"

And, to that we say we appreciate music teachers like you, Ms. Brimhall, who go above and beyond to make music fun for students and relevant in schools!

Monarch Academy in Annapolis

As we have partnered with Monarch Academy in Annapolis for several years, this International Baccalaureate® (IB) Primary Years Programme World School has a robust inventory of instruments thank in large part to our support over the years. However, as is the case in most schools, there is no funding in place for vital supplies and equipment such as reeds and strings that make these instruments function unless the teacher pays out of pocket for them! Former teacher Ms. Brimhall introduced us to Monarch's new Instrumental Music Teacher, Ms. Amie Brannon, and we were able to outfit her band with 12 boxes of woodwind reeds that will help support her new band performers for a good while!

Sisters Academy of Baltimore

As mentioned in our summer update, we have much going on with Sisters Academy of Baltimore. The Academy is "a tuition-free, Catholic, community-centered middle school that educates girls of different races, ethnicities and religions from families with limited economic means in southwest and west Baltimore. The Academy empowers its students to become agents of transformation in their families, communities, and society." In May, I had the pleasure of meeting with Ms. Jeanne Dolamore, Principal; Ms. Eileen Phelps, Development Director; and Ms. Alison Johnson, Music Teacher, at the Halethorpe-based Academy to learn about the school, its staff and students, and its music program's current situation, its vision and needs. The Elville Center was able to exceed our original plan goals and deliver the following items to Sisters Academy at the start of the fall semester:

"A Sisters Academy Student Enjoys Her New Trombone Courtesy of the Elville Center!"

1) Purchased 15 music stands and provided seven additional stands that were donated to the charity to the Academy. This was seven more than Ms. Johnson mentioned would make an immediate impact for the program

2) Donated 11 requested musical instruments to the program, including five flutes, three violins with bows, two trombones, one clarinet, and one keyboard and refurbished two saxophones, one baritone, one clarinet and one flute in the Academy's inventory

3) Donated several extra violin bows and a cello bow

4) With a remarkable, generous donation by long-time client and friend of the Elville Center, Dr. Mark Herlson, the charity was able to replace one of the sets of Suzuki Chromatic ToneChimes that was in disrepair and being held together by tape. The students now have a brand new set with which they are now making amazing, beautiful music!

Be sure to read more about Sisters Academy of Baltimore in the article immediately before this charity update!

The Columbia Orchestra

The Elville Center is once

"Sisters Academy Music Teacher Accepts a Trombone Donation From the Elville Center"

again proud to support and sponsor the guest artists at The Columbia Orchestra's Family Holiday Concert and Young People's Concert (*Peter and the Wolf*) for a sixth consecutive year. This year's concerts will take place on Saturday, December 17th and Saturday, April 15th, respectively, at The Jim Rouse Theatre in Columbia. Tickets can be purchased at www.columbiaorchestra.org.

At the Family Holiday Concert, families will enjoy the marvelous sounds of the holiday season, including Christmas carols, highlights from The Nutcracker with dancers from Dance Connections, Hanukkah songs, and other family-friendly favorites.

The Young People's Concert is always a highlight of The Columbia Orchestra's yearly schedule and it is back and better than ever! Narrator Greg Jukes and Dance Connections join the Orchestra for Prokofiev's immortal *Peter and the Wolf, Tchaikovsky's Sleeping Beauty, Encanto*, and more!

Baltimore Classical Guitar Society's "Guitars for Change" Initiative

The Elville Center continues to support this extremely important endeavor as we delivered 23 guitars to the program late this summer. The program continues to expand rapidly and guitars are needed now more than ever to meet the demand. I received a heartwarming message from the Society's President and our longtime friend, Mrs. Asgerdur Sigurdardottir, recently I wanted to share that captures the purpose and power of the Guitars for Change program perfectly. It read:

"Dear Jeff,

We're supplying a new school with guitars this fall: Lakeland Elementary Middle School in southwest Baltimore, a Title 1 school with 96% minority enrollment. The school just hired a guitar teacher!

The teacher, Ezekiel, came and picked up all the guitars we had left in our inventory – largely supplied by the Elville Center – back in late August as he was just beginning his class. He just wrote to me telling me that he has 45 students in the class, 23 of them have guitars to take home to practice and to please keep them in mind if new guitars come available.

He also said:

"This [see attached photo] is the student I am most proud of. Just since the beginning of the year, he has gone from one of the kids most frequently sent to the office for discipline problems, to a passionate guitar player who has improved in every other area both academically and

interpersonally. The principal of the school, Mr Jammal, even called me into his office a few days ago to talk about how well Kevin is doing. He said Kevin told him about playing guitar for his mother and how she hugged him and told him how proud she was. I couldn't be more proud of him and you and the BCGS helped make this possible. I can't thank you enough!"
Receiving emails such as this one makes our day and I wanted to make sure that everyone at the Elville Center knew how important your guitar donations are!
Thank you,
Asgerdur"
Thanks to your donations, the Elville Center is helping truly – TRULY - "Make a Musical Difference in the Lives of Children." It doesn't get much better than that. All I can add to that is PLEASE KEEP THOSE ACOUSTIC AND CLASSICAL GUITAR DONATIONS COMING!!

Marley Middle School in Glen Burnie

As of the writing of this article, we were just introduced to this potential new partnership by our longtime friend and Anne Arundel County Music Teacher Dr. Max Vanderbeek. We will be meeting with the school's music teacher, Ms. Allie Anthony, after the holidays and will have an update on our progress in helping this school with its music program in our next update!

Lastly, be on the lookout for further information about our 1st annual Elville Center for the Creative Arts Golf Classic to be held in 2023 at Waverly Woods Golf Course in Marriottsville! All proceeds will go to support the Elville Center's endeavors to "Make a Musical Difference in the Lives of Children' and create more stories like the ones you've just read about. This day of golf, music, fun, and fellowship will sell out quickly so stay tuned for more details about tickets and sponsorships as they become available!

The Elville Center needs your support to further its important work and help develop new relationships that are depending on the charity. Every one of the refurbished instruments and equipment the Elville Center provides music programs along with educational initiatives we support are not possible without donor support. We need those instruments that you don't use anymore and are taking up space. And, most importantly, we need your monetary support to help refurbish those instruments, purchase supplies, and facilitate cultural learning experiences for student musicians in need. As a 501(c)(3) non-profit corporation, all donations made to the Elville Center are tax-deductible. To donate or learn more about the Elville Center for the Creative Arts, please visit www.elvillecenter.org, contact Jeff Stauffer at jeff@elvillecenter.org, or call 443-676-9691 (Jeff's mobile number). We appreciate and value your support!

ON THE RADIO

91.5FM WBJC

Elville and Associates is pleased to be a longtime 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.

The Band Shoppe
Candlelight Concert Society
ASO Annapolis Symphony Orchestra
BCGS Baltimore Classical Guitar Society www.BCGS.org
The Columbia Orchestra Your Community's Music
Bach In Baltimore
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"What Should We Do with the House When Our Loved Ones are no Longer with Us"?

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We help families get their loved ones home prepared for market and sold for the highest price as quickly as possible. We do all the legwork for you!

Dealing with the death of a parent or loved one is challenging; but selling their home can be fraught with land mines, particularly if they die without a will. Family members consumed by grief may be unable to make decisions, leaving homes that may have already languished fall further into disrepair. The thought of having to clean out a home that may have decades worth of furnishings and clothing, dispose of personal belongings, get the home ready for market by painting or other minor remodeling, pricing it appropriately and getting it on the market quickly is extremely overwhelming. Getting a home ready for market is the last thing you feel like doing when you are grieving the loss of a loved one.

The Bacchus Group has over 33 years of experience in the Maryland and Washington, DC areas helping to support Senior Citizens and their families in selling real assets both before and after death. We have worked with some of the most well respected Estate Planning Firms and Attorneys in the area to help their valued clients handle the real estate disposition during this difficult time.

Our Probate and Trust Estate Real Estate Services include the following:

- Real Estate Consultation and Advisory Services to help family members decide on the best course of action for the property; whether it is a sale, conversion into an income generating rental property or other outcome.
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- We have a trusted network of professional and affordable contractors who are ready to take care of any repair needs. A member of our team will meet them at the property and negotiate the best price for work on your behalf.
- We monitor the property until the sale to make sure it remains in good condition, especially during severe weather seasons.
- We take Professional Photographs of the Property and can offer Staging Services* (*may be an extra fee for staging)
- We utilize Aggressive Marketing and Promotion strategies to get the property sold fast, AS IS and for the highest price.

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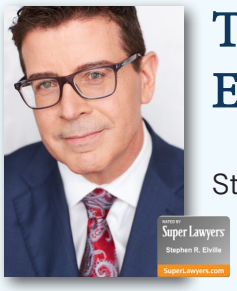


Ten Things to Look for in an Estate Planning, Elder Law, and Special Needs Planning Attorney

Stephen R. Elville, J.D., LL.M. - Managing Principal and Lead Attorney

ELVILLE AND ASSOCIATES

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 clients -- emphasis on **client's goals** (not a paternalistic approach).

5.**Ensures** Financial Advisor/ CPA -- **collaborative** approach with goal of **inclusive** advisory team effort; works in good faith with Financial Advisors and/or CPAs 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.

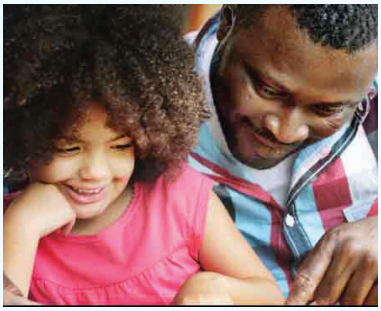
7. Asset alignment -- planning attorney and firm's asset alignment coordinator **oversee** and **ensure proper** asset alignment with all estate and elder law plans (client not abandoned with unfunded plan).

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 communications.

10. Value-added services -- provides client access to **state-of-the-art Client Care Program (CCP)** as primary path towards **achieving "perfection in planning"**,
and access to the latest in contemporary estate planning ancillary solutions for "complete" estate planning, elder care planning, and special needs planning.

SPECIAL NEEDS PLANNING AT ELVILLE AND ASSOCIATES



The Special Needs Planning attorneys at Elville and Associates are privileged to work with and serve families and their loved ones with disabilities as collaborative advocates and partners through a planning process that emphasizes creativity in document and fiduciary structure, along with education for all persons involved in the beneficiary's life. Our mission is to counsel, educate, and provide solutions based on the most contemporary legal-technical information and strategies available nationwide.

Our legal services for Special Needs Planning include the following:

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Trustee and other Fiduciary Services

Public Benefit Preservation

Housing and Support Solutions

Supplemental Security Income (SSI)

Social Security Disability (SSDI)

Financial and other Planning for Children and Adults with Disabilities

Health Care Decision Making

If you have questions or would like to know more about planning for a loved one with special needs, Contact Mary Guay Kramer at mary@elvilleassociates.com, or at 443-741-3635.

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Elder Law

Special Needs Planning

Estate Administration

Asset Protection

Taxation

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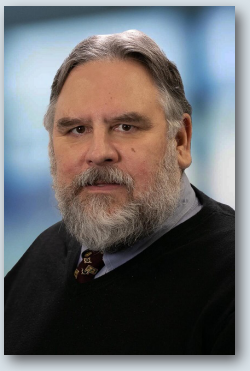

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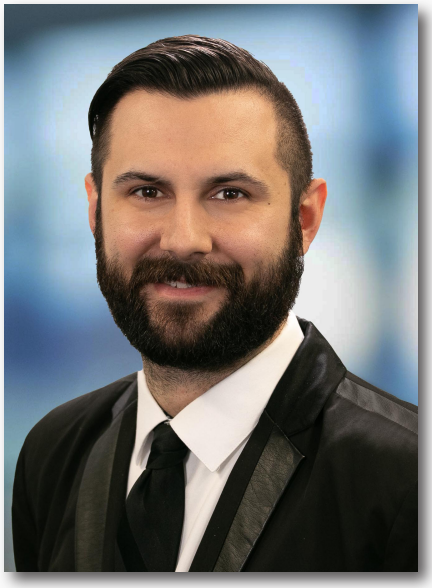

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Welcome to the Elville Webinar and Workshop Series!

The Elville Webinar and Workshop Series is offered on a recurring basis each month, featuring several presentations covering both legal and non-legal topics of interest. All are welcome to attend – clients, financial advisors, and the general public. Most all of our presentations offer continuing education credits for CFPs, CPAs, and various other professionals.

Unless otherwise specified, the presentations listed below are being offered by webinar. We are constantly adding new presentations to our calendar of events, so be sure to visit elvilleassociates.com/events for updates and the latest schedule. Most all of our presentations are also available on Elville and Associates' YouTube Channel for viewing the day after the presentation is offered.

Should you have any questions about the Elville Webinar Series, have an idea for a new topic, or need help registering for an event, please contact Community Relations Director and webinar moderator Jeff Stauffer at jeff@elvilleassociates.com, or at 443-393-7696 x117.

We look forward to hosting you!

December 7th at 10:00 – Estate Planning and Elder Law Essentials (in person at the Howard County Public Library Elkridge branch) with Stephen Elville

December 9th at 10:00 – Learn What Elder Law Attorneys are Advising Clients in 2022 with Stephen Elville

December 10th at 10:00 – Elville and Associates' Quarterly Client Care Program Legal Education Event

December 15th at 11:45 – Estate Planning for Surviving Spouses with Baltimore Washington Financial Advisors and Stephen Elville

December 20th at 11:30 – The Wellness Series: A Celebration of Gratitude! With Ellen Platt and Michelle Fritsch

January 11th at 10:30 – Understanding Maryland ABLE Accounts and How They Benefit Your Loved One With Special Needs with Kelly Nelson

January 17th at 11:00 - The Wellness Series: Relationship Changes in Retirement with Ellen Platt and Michelle Fritsch

January 18th at 11:45 – Selecting a Continuing Care Retirement Community with Baltimore Washington Financial Advisors and Stephen Elville

January 23rd at 7:00 – The Essentials of Estate Planning and Elder Law with Timmick Financial and Steve Elville

January 25th at 10:00 – How to Achieve Perfection for Your Legacy: Intentionalism in Estate Planning with Stephen Elville

January 27th at 10:00 – Trustee Selection – How to Choose the Right One for You with Stephen Elville

February 1st at 10:00 – Learn All About Elville and Associates' Client Care Program with Jeffrey Stauffer

February 3rd at 10:00 – What Families Need to Know About Planning for a Loved One With Special Needs with Stephen Elville

February 7th at 7:00 – The Essentials of Estate Planning and Elder Law with Timmick Financial and Steve Elville

February 8th at 12:30 – Steve Elville and Elville and Associates Present: The Advisors' Forum (in person at historic Oakland Manor in Columbia)

February 16th at 11:45 – Trustee Selection – How to Choose the Right One for You with Baltimore Washington Financial Advisors and Stephen Elville

February 17th at 10:00 – The Essentials of Estate Planning and Elder Law with Stephen Elville

February 21st at 11:00 – The Wellness Series: Personal Risk Factors – How to Determine Yours and Ways to Minimize Them with Ellen Platt and Michelle Fritsch

February 22nd at 11:00 – Cryptocurrency: Gaining an Understanding and Making Informed Choices with Steve Harrigan of GGM Wealth Advisors

February 23rd at 10:30 – Medicaid Long Term Care Asset Protection Planning with Lindsay Moss

March 22nd at 11:45 – Pet Power with Baltimore Washington Financial Advisors and Steve Elville

April 18th at 10:30 – VA Aid & Attendance: A Tax-Free Pension for Those That Qualify (The "Secret Benefit") with Lindsay Moss

Elville and Associates' Purpose Statements

VISION STATEMENT

To become the leading estate planning, elder law, and special needs planning law 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' needs and to exceed their expectations; in an environment 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' needs 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 though 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

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

FPA FINANCIAL PLANNING ASSOCIATION OF MARYLAND

ACADEMY OF SPECIAL NEEDS PLANNERS

WealthCounsel Practice Excellence.

HOWARD COUNTY AUTISM SOCIETY

NAMI Maryland National Alliance on Mental Illness

BRAIN INJURY ASSOCIATION OF MARYLAND

CCA CLIENT CARE ACADEMY

NATIONAL NETWORK OF ESTATE PLANNING ATTORNEYS

COGS A Network of Professionals Dedicated to Serving Older Adults

Maryland Association of Adult Day Services MAADS

Newsletter Designed by Lucille A. Elville

Cover Photo, Photographer Lucille A Elville, "Sleighbells Ring", 2022

Elville and Associates' Accredited Client Care Program

ELVILLE AND ASSOCIATES

When was the last time you heard from your estate planning attorney? Or, perhaps, are you new to the concept of estate planning?

Do you want to achieve perfection in your planning?

Learn about Elville and Associates' accredited Client Care Program - for "**planning that works**."

CLIENT CARE ACADEMY

Services Offered by Elville and Associates, P.C.

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™
- 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

Waypoint Fiduciary Services, LLC

- Legal representation, including but not limited to: compliance with Maryland Trust Act requirements
- Court proceedings related to administering a Trust (ex., modification of Trust terms, judicial terminations), and guidance on interpretation of Trust terms;
- Preparation of Trust Income Tax Returns;
- Preparation of Trust Accountings;
- Maintenance of Trust Books and Records;
- Assistance with initial set-up of new Trusts (obtain Tax ID number, organize Trust management, open new Trust accounts);
- Manage Trust Terminations, including: calculating distributions, determining Inheritance Tax due (if applicable); and preparing releases of Liability for Trustees.

ELVILLE
AND ASSOCIATES

Planning for Life, Planning for Legacies

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With offices in Annapolis, Rockville, North Bethesda, and Baltimore