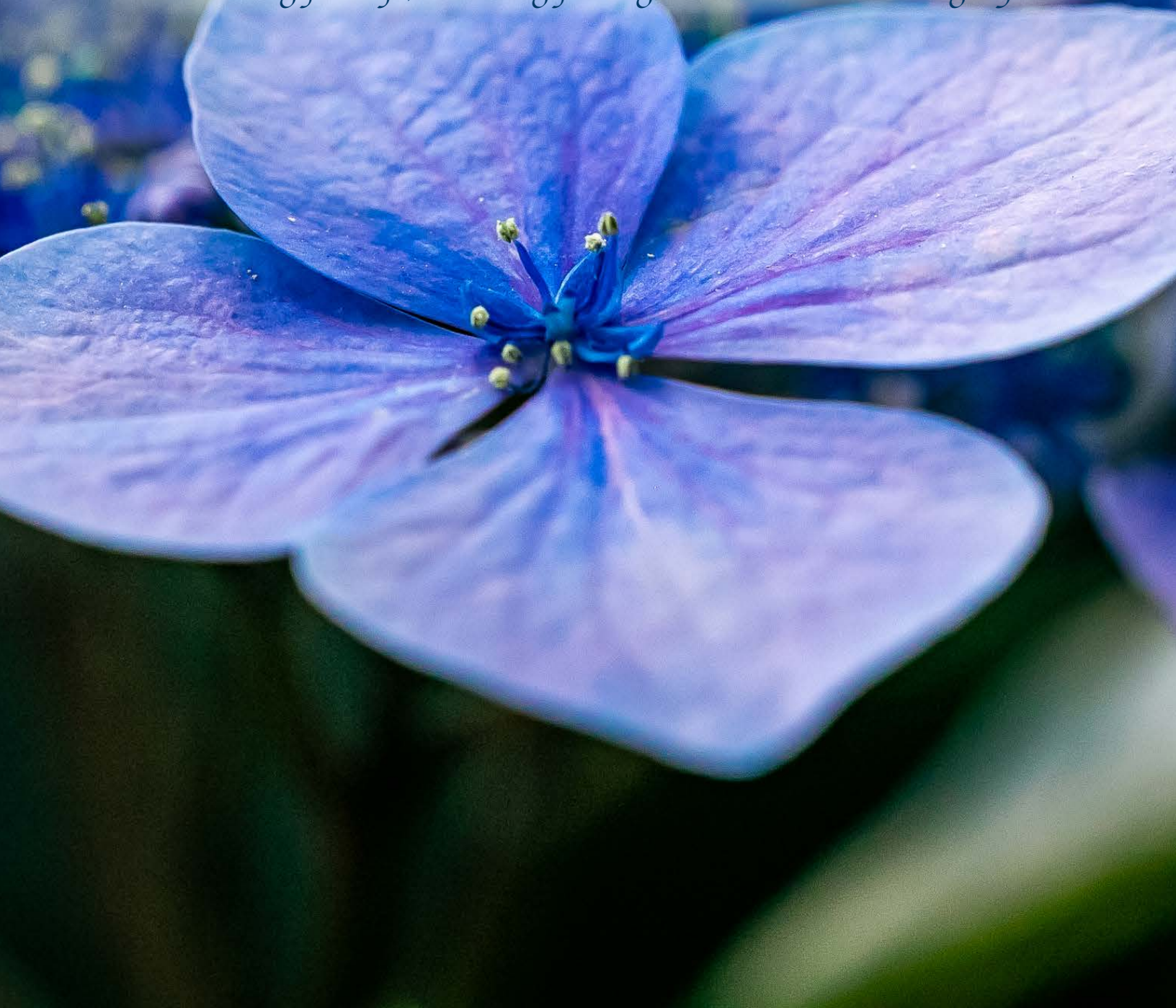




The Elville Benefactor

Estate Planning • Elder Law • Special Needs Planning • Summer 2023

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





Save The Date

Annual Client and Community Education Event

November 4, 2023

This Year's Theme Is

“Asset Protection – Protecting Your Legacy and the Ones You Love”

Reserve your seats today! For more detailed information and to RSVP, visit the Presentations page on our website.

You may also scan the QR code or email Community Relations Director Jeff Stauffer at jeff@elvilleassociates.com with the names, email addresses and phone numbers of those in your party. We look forward to hosting you – and be sure to invite your family and friends!



2023 Annual Client and Community Education Event

Date: Saturday, November 4th

Time: 8:30 a.m. to Noon

Location: Ten Oaks Ballroom in Clarksville

Cost per person: No Cost to Attend



Summer 2023

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Warm Expectations

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

Welcome to Elville and Associates!

I'm happy to meet you again through this medium; or, if we haven't met, I look forward to connecting with you personally someday soon! Thank you for taking a few minutes of your valuable time to view this summer edition of the Benefactor! It was a spring to remember, the greenest in recent memory as far as I'm concerned - blue skies, fair, cool temperatures, and graduations, weddings, social events galore, and perhaps the busiest and best time of our lives. I am reminded of a recent WBJC celebration event where I was surprised at how good it felt to get out and connect with friends and acquaintances, and I was not the only person to share this sentiment. Even months after the Pandemic's gradual and now official conclusion, many of us are astonished at the level of disconnection we have experienced collectively. Happily, there are sports activities and grandchildren and concerts and vacations, as the summer within all of us begins to awaken. Here

at Elville and Associates, we are celebrating spring and the dawning of summer with gladness in our hearts.

Community building, promoting legal education, and fostering feelings of belonging and connection are what Elville and Associates is all about. Thank you for making this possible! Along these lines, we have the following initiatives, projects, and activities happening right now - and please see the Schedule of Events at the end of The Benefactor.

- I am proud to announce that Shannon Goodwin, J.D. has been promoted to Senior Associate. Please see a further write up about this special Associate in the pages that follow.
- Elville and Associates proudly recognizes Jasmine Braxton for recently becoming certified as a Human Resources Coordinator. More about Jasmine later in the Benefactor.
- Educational processes - Elville and Associates continues



to develop its client education processes for all individuals, couples, and families, exploring newer, better, and even faster ways of educating through technology and hi-definition audio/visual media.

- Client Care Program - all estate, elder law, and special needs plans, along with business plans and corporate documents, must be maintained. Elville and Associates is only one of two law firms in Maryland that has an accredited Client Care Program (CCP) which we operate in coordination with that same other accredited law firm, Gary Greenwood, P.C. for the benefit of our client families. The purpose of the CCP is to encourage clients to maintain and update their estate plans due to ongoing changes in the laws, social and economic changes, family dynamics and health changes, and changes in your own goals, values, and purposes. Don't



miss the opportunity to educate your children, grandchildren, nieces and nephews, or other beneficiaries along with your trusted fiduciaries, and connect with other like-minded people at the same time For fellowship and learning. Stand by for our upcoming CCP Social Event announcement! If you would like more information about joining the Client Care Program, please contact Jeff Stauffer at 443-393-7696, or via email at Jeff@elvilleassociates.com.

- 2023 Collaboration Initiative - in early 2023, Elville and Associates issued a new challenge to all clients and their advisors to “achieve perfection in estate planning through being intentional”, including an intense focus on attaining new levels of collaboration and communication between the advisory team, clients, and their family members and fiduciaries. To learn more about this initiative, please contact Jasmine Braxton or

Rebecca Timonen at 443-393-7696, or via email at Jasmine@elvilleassociates.com and Rebecca@elvilleassociates.com. Your professional advisors are encouraged to participate, and if you do not have a professional and collaborative advisory team and would like to discuss how to form one, please let us know.

- Waypoint Fiduciary Services, LLC - Elville and Associates offers trustee, trust protector, and other services through its wholly owned fiduciary services branch. If you are interested in discussing the issue of trustee selection and how Waypoint Fiduciary Services might be a consideration for you, please contact Jeff Stauffer at 443-393-7696, or via email at Jeff@elvilleassociates.com. Links to our Elville Webinar Series, including webinars on Trustee Selection, are available on our website at www.elvilleassociates.com.

- Elville Center for the Creative

Arts - this 501(c)(3) non-profit organization continues to help thousands of children and school systems all across Maryland to re-establish, re-build, and re-furbish school music programs and equip students and their music teachers with the music instruments and supplies they need to provide and perpetuate music and music-related programs so vital to student development and to the social fabric of our communities. If you would like to find out more about the Elville Center, make a monetary gift or the gift of a new or used instrument, volunteer to help us expand the footprint and outreach of the Elville and Center, or explore how you can endow the Elville Center so that it can continue its important work for decades to come, please contact me at 443-393-7696, or via email at Steve@elvilleassociates.com; or you may contact Jeff Stauffer at 443-393-7696, or via email at jeff@elvillecenter.org.

- Legislative Update - the Maryland General Assembly has concluded its legislative session for 2022-2023. There are several new and exciting changes in the laws that are important for you to know. Elville and Associates will be providing all clients with a legislative update summary. Please stand by for that.

- Website - Elville and Associates' website has just undergone a major redesign and update. Please view our new website and provide us with your comments. Our goal is to make our website as accessible, informative, and user friendly as possible, for clients, financial advisors, CPAs, insurance professionals, and all collaborative community members and the public.

- Recruiting and professional outreach - Elville and Associates is constantly moving forward - we are looking for dedicated attorney and staff member candidates that meet our professional standards of excellence. We are also continuously searching for high-level collaborative advisor relationships so that we can help clients and advisors attain the highest levels of communication, intentionality, and ultimate client success in planning. If you know any attorney or professional advisor that impresses you and shares the values of Elville and Associates, we would appreciate the opportunity to speak with them.

Speaking of warm weather and the approach of summer, I'll end with a story and an analogy. As a long-time sailor I recently got a call from my marina reminding me that it was "time to get the boat back in the water". Some of you know about this ritual while others do not. For those who are not boaters, this call really means that it's time to paint the bottom and ready the boat for sea. It also means that batteries, safety equipment, fuel systems, electrical systems, hardware, sails, instruments, the engine, brightwork, lines, and much more have to be inspected, attended to, replaced, repaired, and generally worried and fussed over before taking to the slip and eventually to open water. It's not easy to be a boater, and in my view, it's especially not easy to be a sail boater (apologies to any of you power boaters). There's just so much to do, even when the boat is shipshape and everything is going well while underway. And there's always the possibility of system failure, or that something unexpected will happen such as weather, one of the crew gets sick; or another boater puts your boat in danger. Well, isn't estate planning (and life) just like this? You can't ignore your life and death planning, just like you can't ignore a sailboat (or a vehicle, your house, or your health!) - otherwise "bad things can and will happen" as we say. It's not easy being good at your estate planning - if it was everyone would have a perfect estate plan! Instead, we have to work at it. We have to ready ourselves, get our planning ready for the worst case (death)

and also plan and maintain for and during life (the potential for incapacity and the lifetime need for updating due to changes over the years). And during the process of maintenance and updating, we take note of the systems and upkeep, including what kind of keel we have that holds the boat upright when the winds come and the sails power up. My boat, for example, has a fin keel, while others have full or other keel variations. When I'm engaged in maintenance and painting the bottom, I am paying attention to the condition of the keel, and also the rudder. What kind of maintenance and updating are you doing? If you are not a member of our Client Care Program, I encourage you to take advantage of the opportunity to maintain and update your planning on a consistent basis, and to educate yourself and your family members and fiduciaries. By doing so you can use the CCP as your keel as you continue to steer with a strong rudder. Whether the sun is shining and fair winds are blowing, or storms are forming on the horizon and the strong winds cause you to reef the sails or run under bare polls, your planning will operate in all kinds of weather and work as you envision, staying safe on open waters or in the comfort of a snug harbor.

Sending warm and best wishes for a wonderful, safe, and happy summer,

Stephen R. Elville, J.D., L.L.M.
President, CEO, and Managing
Principal Attorney

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

As we celebrate 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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Addressing Digital Assets in Your Estate Plan

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

As you think about your estate plan, whether creating it or updating it, it is likely that you view your personal property as either tangible property (that which can be physically touched or seen) or intangible property (that which has value but isn't physical in nature). In recent years, however, another category of personal property has emerged and is referred to as digital assets. Planning for these digital assets, how they will be located, accessed, and disposed of, is an important component of a comprehensive estate plan.

What is a digital asset?

According to the Uniform Fiduciary Access to Digital Assets Act (UFADAA), a digital asset is defined as a record that is electronic. The Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA), which has been adopted by most states, defines it as an electronic record in which an individual has a right or interest. A digital asset is anything that is created and stored digitally, is identifiable and either has or provides value. Today, it is

commonplace for people to live more of their lives online, to conduct financial transactions electronically and to store information in the cloud.

The more commonly known and recognized digital assets include:

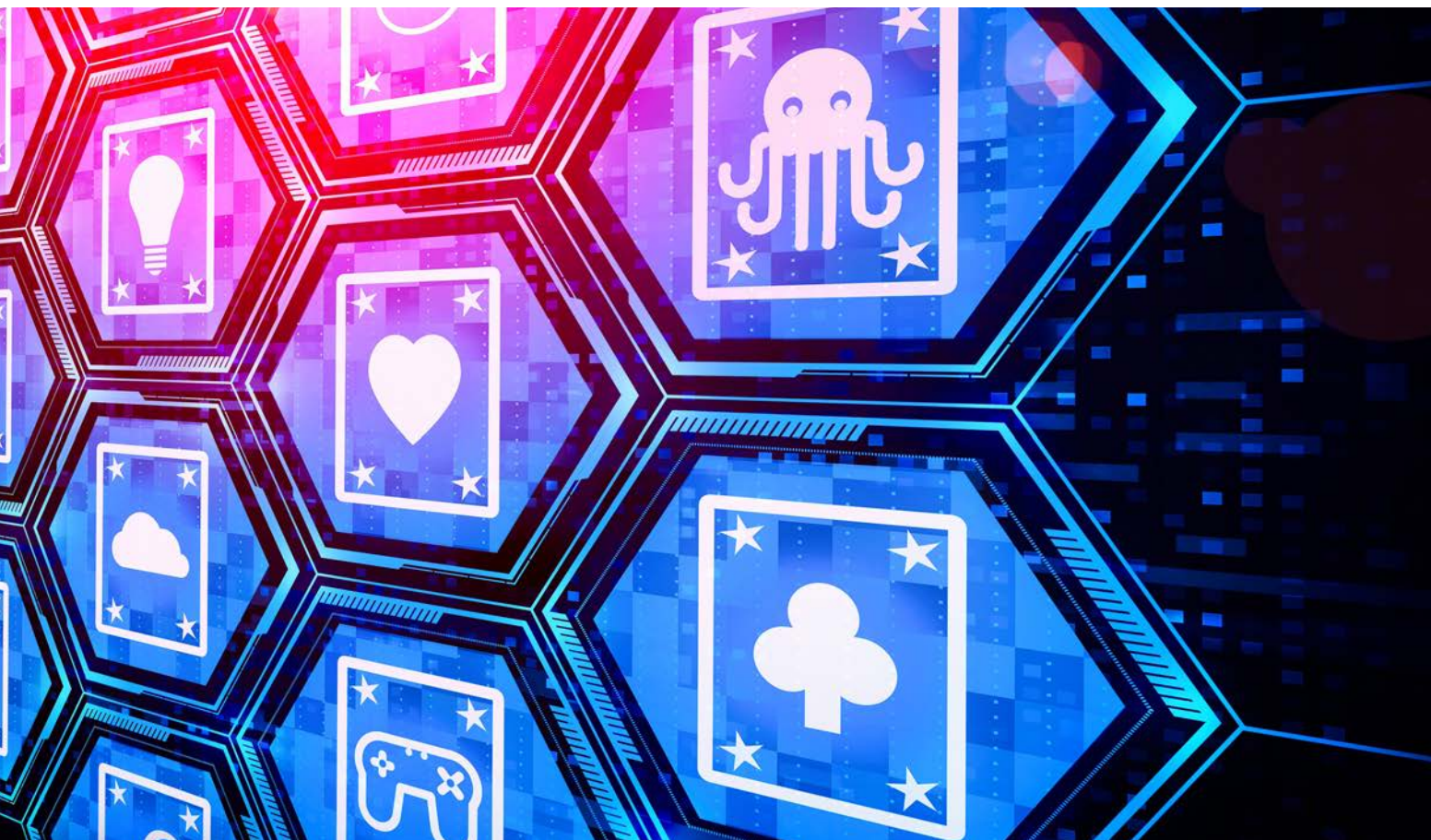
- Personal Assets - those stored on a smart phone, a tablet or a computer, such as photos and videos, documents, domain names, emails and email accounts, texts, music playlists, personal blogs, gaming accounts and digital books.
- Social Media - this includes the interactions you have with others who have accounts with providers such as Facebook, Instagram and Twitter. These interactions include messaging others but the social media sites can also store photos, videos and documents. According to the Pew Research Center's December 2022 report, over 70% of Americans use social media, and that number rises to over 80% with American young adults.
- Loyalty program benefits



- consumers today often take advantage of their spending habits and travel by converting this activity into points, especially if they are loyal to particular providers. Some of these loyalty program providers allow accrued points to be transferred upon death while others do not. In some cases, knowing the login information of the member allows another to redeem or transfer the member's remaining benefits.

- Financial Accounts - examples include online bill payment, an Amazon.com account, online media and magazine subscriptions, and online statements.

Newer digital assets, often those using blockchain technology, include non-fungible tokens



(NFTs), bitcoin and other cryptocurrencies.

As is true with any type of property or asset that you own, you should plan how your digital assets will be managed and/or disposed of in the event of your disability or your death. If your estate plan doesn't account for your digital assets, your representative, agent, trustee and/or heirs may be unable to gain access to them.

How should you plan for the use, management and disposition of your digital assets in the event of your disability or death? From a legal perspective, digital assets are like other types of assets that can be passed on to other designated parties in your estate plan. But more unique to digital assets, the

laws regarding digital property are still evolving, and gaining access to that property can present significant challenges for anyone other than the original owner. In addition, the laws governing digital assets and access to digital assets vary from state to state.

The starting point of understanding access to your digital assets can be found in the Terms of Service Agreement (TOSA) you agreed to and entered into with the service or account provider, for example, Google or Yahoo. The TOSA is a contract between you and the service provider which governs the relationship between you and your digital assets held by the provider. It is likely that the TOSA has rules regarding who can access your digital assets

and the sharing of passwords. Understanding the terms in the TOSA will help you understand your rights in and to your digital assets and the extent to which you can control and transfer them.

Family members of someone who has recently died or become incapacitated are often faced with obstacles in accessing digital assets, which can include challenges with passwords, data encryption and data privacy. If your agent or family member doesn't know your password(s), they may be unable to access information or property that is digitally stored. And the digitally stored information may be encrypted, which adds another layer of protection. Encryption scrambles your data and can

make it practically impossible for someone without the correct passcode or password to unscramble it. Lastly, federal data privacy laws prohibit online account service providers from allowing persons other than the owner access to your electronic content without your consent, and without this consent, your content may be inaccessible and leave your agents or heirs unable to gain access to your emails, photos and other information stored in the cloud. By planning ahead, however, and addressing digital assets in your estate plan, you can avoid these obstacles. But how do you create a digital estate plan? This involves preparing a list of your digital property, deciding how you want it to be handled and, putting a plan in place to make it happen. It is important to be proactive and to make your wishes known.

- **Create an Inventory of Your Digital Assets**

We recommend that you create a comprehensive list of your digital assets which should include how and where these assets are held, as well as necessary information to access the assets, such as usernames and passwords, PINs and answers to secret questions. In that list, you should also include what you would like to happen to each asset in the event of your disability or death. Once created, it is just as important to keep it up-to-date as you change passwords and open or close accounts. Careful storage of this inventory is essential - store this list in a secure location

and let your agents and family members know how to access it.

- **Back-up the Digital Assets**
We recommend you back up any data and digital assets stored in the cloud on to tangible media such as a flash drive, CD or portable hard drive so that your agents or family members can access them with fewer obstacles. This tangible media can then be stored in a safe place and can be left to beneficiaries in your Will or Trust.

- **Authorize Agent(s) to Access Digital Assets**

Your power of attorney documents should provide your agent with power not only over the digital assets, but specifically over the content of electronic communications. Your document must reference access to electronic communications if you wish to authorize your agent to access digital assets and their contents. Sample language could include "My Fiduciary has the authority to access, modify, control, archive, transfer, and delete my digital assets". If you do not want your agent to have access to digital assets, we recommend this be specifically stated in your documents.

- **Address Digital Assets in Your Will or Trust**

Ownership of your digital asset upon death is governed by the TOSA. Some digital assets we think we own are not transferrable upon death because we simply have a license to use the digital

asset during life. Other digital assets are transferrable, so it is important that your wishes regarding disposition of them be known. If you have substantial digital assets, you may also consider appointing a separate Fiduciary with special skills to handle just the digital assets. There are other things you can address in your Will or your Trust. You can specifically reference that there is a digital asset inventory which includes user names and passwords and provides your desires for each account.

Prudent planning requires that you develop a plan for your digital assets. Digital assets are now a part of everyday life and planning for your digital assets is an integral part of developing a comprehensive estate plan. Your goal is to ensure that you have an estate plan in place that addresses your tangible assets, your intangible assets and your digital assets.

Renee Q. Boyd is an Associate Attorney with Elville and Associates and an 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.



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Waypoint Fiduciary Services, LLC

Waypoint Fiduciary Services, the trustee services arm of Elville and Associates and a wholly owned LLC of the firm, 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.



Tangible Personal Property – What Happens to Your “Stuff” After You Die?

Shannon K. Goodwin
Senior Associate Attorney
Elville and Associates, P.C.

When you think about your estate and what you are going to leave behind for your loved ones, your mind most likely jumps directly to money or real property – your home, investments, retirement assets, vacation homes, life insurance, and so on. These are all important assets to think about when doing your estate planning, but what about those priceless items that hold more sentimental value than monetary value? That old rolling pin used to bake pies with your grandchildren, that broken fishing rod that went on one too many fishing trips, or that tchotchke that triggers a funny memory from that one family vacation fifteen years ago? Even those items that may hold great monetary value, but hold an even greater sentimental value – your engagement ring or that autographed baseball from the game you went to with your dad? These are often the assets that mean the most to your loved ones, regardless of their monetary value. These items are your tangible personal property – your “stuff.”

There are a few different ways to dictate how your tangible personal property is distributed upon your death. A memorandum or schedule is a separate document attached to your will or trust that allows you to list individual items of tangible personal property and assign each item to a specific person. This supplemental document is referenced in the will or trust but may be filled out after the execution of the will/trust. It can be handwritten or typed, but must be signed and dated to be valid. This allows you to update it or make changes as often as you like without having to update or restate your entire will or trust. Not all states allow these supplemental documents, but Maryland is one of the states that does recognize personal property memorandums as valid estate planning documents.

Any items that are not specifically addressed by the personal property memorandum can be collectively referred to and divided equally amongst multiple beneficiaries. This allows the beneficiaries to choose and divide the items amongst themselves. If there are



multiple beneficiaries concerned with ensuring the property is divided as equally as possible based on monetary value, then the property can be appraised and divided based upon each item’s individual cash value. An appraisal is a great tool to help avoid any potential fights amongst beneficiaries. However, most appraisers will not appraise insignificant items such as clothing – unless of course we are dealing with expensive furs or an autographed basketball jersey that holds significant monetary value.

It’s important to keep in mind that inheritance tax does not just apply to cash distributions, but to distributions of tangible personal property as well. Any valuable items of tangible personal property that are bequeathed to an individual



not exempt from inheritance tax – such as a niece, nephew, cousin, or friend – will be subject to inheritance tax. The item(s) would first need to be appraised so that the tax could be assessed on its appraisal value at the time of death. Inheritance tax even applies to items of tangible personal property gifted to a non-exempt individual within two years prior to death.

The next time you revisit your

estate planning, be sure to consider those items of tangible personal property stuffed away in your closet or attic – whether it holds monetary value or not, the sentimental value grows with each generation it's passed to until it eventually becomes a family heirloom.

Shannon K. Goodwin is a Senior Associate 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 sgoodwin@elvilleassociates.com, or by phone at 443-393-7696 x116.

Shannon K. Goodwin, J.D. – Promotion to Senior Associate Attorney

Shannon Goodwin, J.D., who leads Elville and Associates' Estate and Trust Administration Department, has been promoted to Senior Associate Attorney. Shannon joined Elville and Associates in April 2021 and has quickly shown the scope and depth of her talents and abilities in the complex world of estates and trusts. Shannon, a native of Washington County, attended North Carolina State University as an undergraduate, and then went on to attend Syracuse University Law School where she distinguished herself as a member of Syracuse Law Review. Shannon lives in Hagerstown with her husband, Aaron, and the couple's two Miniature Australian Shepherds, Shep and Luna. Elville and Associates congratulates and salutes Shannon for all she has accomplished and continues to accomplish through her strong efforts and leadership.



Fundamental Roles and Responsibilities Assigned in Estate and Trust Planning

Shannon Werbeck
Associate Attorney
Elville and Associates, P.C.

Choosing a successor to manage your affairs after your death and in the event that you are incapacitated is a crucial step in the estate and trust planning process. Listed below are the fundamental and important jobs that an individual must assign in their estate plan.

Health Care Agent

A health care agent is named in the Advance Medical Directive. They are appointed by an individual (the principal) to make health care decisions on their behalf in the event the principal is incapacitated and unable to make these decisions on their own. The designated agent should be someone the principal

trusts and who is willing and able to make difficult medical decisions on their behalf. A back-up agent should also be named in the event the primary health care agent is unable to act. A health care agent is also referred to as a health care proxy, health care surrogate, or medical power of attorney.

A health care agent is responsible for making decisions about the principal's medical treatment, based on the principal's previously expressed wishes laid out in their Advance Medical Directive or, if those wishes are not known, based on what the agent believes is in the principal's best interest. The agent should make these decisions based on the principal's personality, religious beliefs, values and how the principal has handled other important medical decisions in the past.

The role of a health care agent may include the following:

1. **Making Medical Decisions:** The agent makes decisions about the principal's medical treatment, including treatment



options, medication, and end-of-life care.

2. **Consulting with Healthcare Providers:** The agent may consult with the principal's healthcare providers to understand the principal's medical condition and treatment options.

3. **Communicating with Family and Friends:** The agent may communicate with family members and friends to keep them informed of the principal's medical condition and to get input on medical decisions.

4. **Accessing Medical Records:** The agent may access the



principal's medical records to understand the principal's medical history and treatment preferences.

5. **Advocating for the Principal:** The agent advocates for the principal's medical wishes and ensures that the principal receives the best possible medical care.

Financial Agent

A financial agent is designated in the General Durable and Maryland Statutory Power of Attorney documents which authorizes an agent to act on behalf of an individual (the principal) regarding financial

matters. The agent has a fiduciary duty to act in the best interest of the principal, following their wishes and instructions as outlined in the power of attorney documents. A back-up agent should also be named in the event the primary financial agent is unable to act. The agent may be given broad or limited authority, depending on the terms of the power of attorney documents.

Some of the responsibilities and tasks that a financial agent may be authorized to perform include:

1. **Managing Finances:** A financial power of attorney

allows the agent to manage the principal's finances, including paying bills, managing bank accounts, investing assets, and filing tax returns.

2. **Making Financial Decisions:** The agent is authorized to make financial decisions on behalf of the principal, such as buying or selling assets, managing investments, and making donations to charities.

3. **Accessing Financial Information:** The agent can access the principal's financial information, such as bank statements, tax returns, and investment accounts.

4. **Managing Real Estate:** The agent may have the authority to manage the principal's real estate holdings, such as buying, selling, or leasing property.

5. **Representing the Principal:** The agent may represent the principal in legal and financial matters, such as signing contracts, negotiating deals, and communicating with financial institutions.

The agent may be given the authority to act immediately, or the principal may specify in the power of attorney documents that their power only becomes effective in the event of the principal's incapacity. It is important for the principal to choose an agent who is trustworthy, reliable, and capable of managing their affairs in accordance with their wishes. The agent should be someone who is familiar with the principal's values and preferences, and who is willing and able to act in their best interest. It is also important for the principal to communicate clearly with the agent about their wishes and expectations, as outlined in the power of attorney documents, and to regularly review and update the power of attorney as needed.

Personal Representative

The Personal Representative is an individual or entity designated in a Last Will and Testament by an individual creating a Will (the Testator). It is important that the testator choose a responsible and

trustworthy individual or entity to serve as the personal representative. The testator should also designate a back-up personal representative in the event the primary personal representative is unable or unwilling to act in their role. The responsibilities of a personal representative can vary depending on the specifics of the estate and the instructions provided in the Last Will and Testament. Their main responsibility is to administer the decedent's estate and to ensure that the estate administration process is carried out correctly, efficiently, and in accordance with the wishes of the decedent.

The administration process that the personal representative is responsible for consists of:

1. Opening an estate with the Register of Wills Office
2. Identifying and gathering all of the descendants' assets, including real estate, bank accounts, investment accounts, personal property, and any other assets.
3. Filing of an inventory outlining what assets are part of the probate estate and allowing for time for claims from any possible creditors who the decedent may have owned money.
4. Filing of an accounting to display to the Register of Wills what is taking place inside of the estate.

5. Paying any outstanding debts and taxes owed by the estate, including filing any necessary tax returns.

6. Distributing the assets of the estate to the beneficiaries named in the Last Will and Testament.

7. Closing the estate and filing any final reports or tax returns required by Maryland law.

Guardian

If there are minor children involved, you will want to designate an individual to be appointed guardian, or co-guardians, of your minor children in the event of your death. You should name back-up guardians in the event the named guardian is unable or unwilling to take on this responsibility. Naming a guardian for your children in a Last Will and Testament is an important step in ensuring that your children are taken care of in case the worst happens. A guardian is someone who will take legal responsibility for your children and make decisions about their care, upbringing, and education.

The following are important factors to take into account when designating a guardian for your children in your Last Will and Testament:

1. Choose someone you trust. It is important to choose a guardian who you trust to provide a safe and stable home for your children, and who share your same values and beliefs.

2. Consider the guardian's ability to provide for your children. The guardian should be able to provide financially for your children and should have the time and resources to care for them properly.

3. Speak to the potential guardian. A guardian assumes a great deal of responsibility. Before naming an individual as a guardian in your Last Will and Testament, it is important to discuss with them whether they are willing and able to take on the responsibility.

4. Name alternate guardians. It is a good idea to name alternate guardians in case your first choice is unable to take on the responsibility.

5. Review and update your will regularly. Your choice of guardian may change over time as your circumstances and relationships evolve, so it is important to review and update your will regularly to ensure that your wishes are accurately reflected.

If you fail to designate a guardian for your minor children, the court may decide who will be responsible for raising and taking care of them. By naming a guardian in your Last Will and Testament, you can provide peace of mind and security for your children in the event of your death.

Trustee

You will choose a trustee, or co-trustees, to oversee

your assets if you establish a Revocable Living Trust. A trustee is responsible for managing the assets held in trust in accordance with the terms of the trust agreement and the wishes of the person who created the trust (the grantor). It is important to name successor trustees in the event the named trustee is unable or unwilling to act. The role of the trustee is an important one, as they are responsible for managing assets that are intended to provide financial security and support for the beneficiaries of the trust. It is important to choose a trustee who is responsible, trustworthy, and knowledgeable about financial matters and the legal requirements of managing a trust.

The trustee is typically responsible for a range of duties, including:

1. Managing the assets held in the trust, including investing, and distributing them as appropriate.

2. Keeping accurate records of all financial transactions and activities related to the trust.

3. Communicating regularly with the beneficiaries of the trust and providing them with updates on the status of the trust.

4. Resolving any disputes or legal issues that may arise related to the trust.

5. Ensuring that the trust is administered in accordance with

Maryland law and the terms of the trust agreement.

Designating an individual for each of these fundamental roles is very important when creating your estate and trust plan. This is the core group of individuals who will help ensure you are cared for in the event you are incapacitated as well as continue your legacy after your death. Although selecting the correct person for each critical position may be challenging, the attorneys at Elville and Associates are dedicated to counseling you towards choosing the right individual for each role in case the worst happens.

Shannon F. Werbeck is an Associate Attorney with Elville and Associates and an integral member of the firm's busy Estate Planning Department. She educates and counsels clients through the entire estate planning process – beginning with the initial consultation, followed by the design and implementation of their plans, as well as the necessary maintenance and updating of their planning as changes occur in the laws and their lives. Shannon may be reached at shannon@elvilleassociates.com, or by phone at 443-393-7696 x148.

What Is a Medicaid Asset Protection Trust?

Medicaid is a state- and federally-funded health program for lower-income persons of all ages. For applicants who fall into certain categories, Medicaid imposes specific rules on how much income and resources they can have and still qualify for benefits.

Each state has different rules for how much an applicant may have in income and assets to qualify for Medicaid. To qualify for Medicaid, you must fall under your state's corresponding limit, which can be as low as \$2,000 for an individual and \$3,000 for a married couple.

These resource limits can also vary depending on whether a person applies for institutional or nursing home care, community-based services, or regular Medicaid.

If your assets are above the resource limit that would allow you to qualify for Medicaid, you may be able to engage in planning that will allow you to qualify for Medicaid. This planning often involves establishing a Medicaid Asset Protection Trust (MAPT) or

an equivalent planning device permitted under your state's laws.

When a MAPT or similar trust is properly drafted and implemented, it can protect your assets from Medicaid while enabling you to qualify for this benefit.

How Does a MAPT Work?

A MAPT is an irrevocable trust created during your lifetime. The primary goal of a MAPT is to transfer assets to it so that Medicaid will not count these assets toward your resource limit when determining whether you qualify for Medicaid benefits.

A MAPT must be in writing and properly acknowledged. You must also pick a trustee (not yourself) to manage the trust and its assets. The trustee can be a family member whom you trust.

In addition, assets to be put in the MAPT actually need to be transferred. In the case of real estate, you must transfer the deed to the trust. Stocks and

bonds must be registered in the name of the MAPT.

A MAPT must be created with sufficient time to avoid running afoul of Medicaid lookback periods. When it comes to qualifying for Medicaid, transfers to trusts are subject to a 60-month lookback period. That is why this type of planning should be done before the need for Medicaid arises, preferably as early as possible.

While you no longer own assets after they are transferred to a MAPT, and assets may not revert to you, you can still benefit from these assets. For example, if you transfer your home to a MAPT, you may still be able to live there.

In other situations, income generated from the trust principal may be paid to you (although you cannot liquidate or withdraw the principal). However, note that this income can be counted as available income for purposes of Medicaid eligibility.





Can You Protect Your Home With a MAPT?

People frequently wish to use a MAPT to protect their homes because it is their biggest asset. Although Medicaid may not “count” your home as an asset that falls within your resource limit, this does not mean that your home is safe from Medicaid.

For example, the home is not exempt from Medicaid’s estate recovery program. Following a person’s death, Medicaid usually tries to recover what it paid for their care by filing a lien against the person’s estate. This often includes the family home. A proper planning strategy, which may include using a MAPT, can avoid this scenario.

MAPTs also offer a certain degree of flexibility. For example, if you need to downsize to a smaller home, the MAPT can sell the house, receive the proceeds of the sale, and then purchase an apartment where you may reside. The new property is still protected from Medicaid, and the lookback does not start over.

There are also some other features of MAPTs that lessen the sting of “irrevocability.” You may retain the power to change the trustee or beneficiaries of the trust.

Assets That Can Be Placed in a MAPT

Many types of property can be placed in a MAPT to help you qualify for Medicaid. Examples include:

- Bank accounts
- Stocks and bonds
- Mutual funds
- Brokerage accounts
- Certificates of deposit
- Real estate (subject to some exceptions)
- Other investments

However, there are some assets you cannot place in a MAPT. For example, many retirement plans, IRAs, and other retirement resources cannot be transferred

to a trust. They would have to be liquidated first. In addition, in some states, transferring your home into a MAPT may not protect it from Medicaid.

Every person’s situation is unique, and you should not assume a MAPT is suitable for you without speaking with a qualified elder attorney at Elville and Associates.

An elder law attorney at Elville and Associates can provide education and counseling regarding how a MAPT may affect other benefits you receive, your overall estate plan, its tax consequences, and much more. Knowing where to start can be intimidating, but help is available and there is nothing to fear. Consider a consultation with an experienced elder law attorney at Elville and Associates to get the process started. Consultations are the most ideal and best way to get your specific questions answered, have your attorney fully understand your situation, and help create solutions and a path forward for you. Contact us today to get started.



Deed Recording Scam - Beware!

Rebecca Timonen
Paralegal
Elville and Associates, P.C.

If you recently purchased a home or transferred real estate into your trust, beware of scammers!

Scammers will often mail an official looking letter that will try and fool you into paying between \$83 to \$109. The letters are typically labeled in bold as a "Recorded Deed Notice." Sometimes they may look like a bill because there is a record ID number, along with a service fee and a "Respond By" date. Often the letter/bill states that the homeowner should obtain a copy of their property assessment profile that includes a copy of their deed or recorded title. There are usually details about the property, including address, parcel number, and date of purchase or transfer, making it appear official. There might even be a payment slip and envelope to mail a payment.

YOU DO NOT NEED to pay an exuberant amount of money for documentation of your home.

Whenever a real estate transaction takes place, a deed will be recorded in the Maryland Land Records. It is important to

record your deed to establish a clear title – if this is not done, then it could result in high legal fees to perform title search.

While recording a deed is necessary, the potential downside is that information then becomes public record through the Maryland Land Records. In particular, your name, address, price, and a description of the property is available online at <https://mdlandrec.net/main/index.cfm>. Scammers use it to try and convince you that you need to pay top dollar for certain documents.

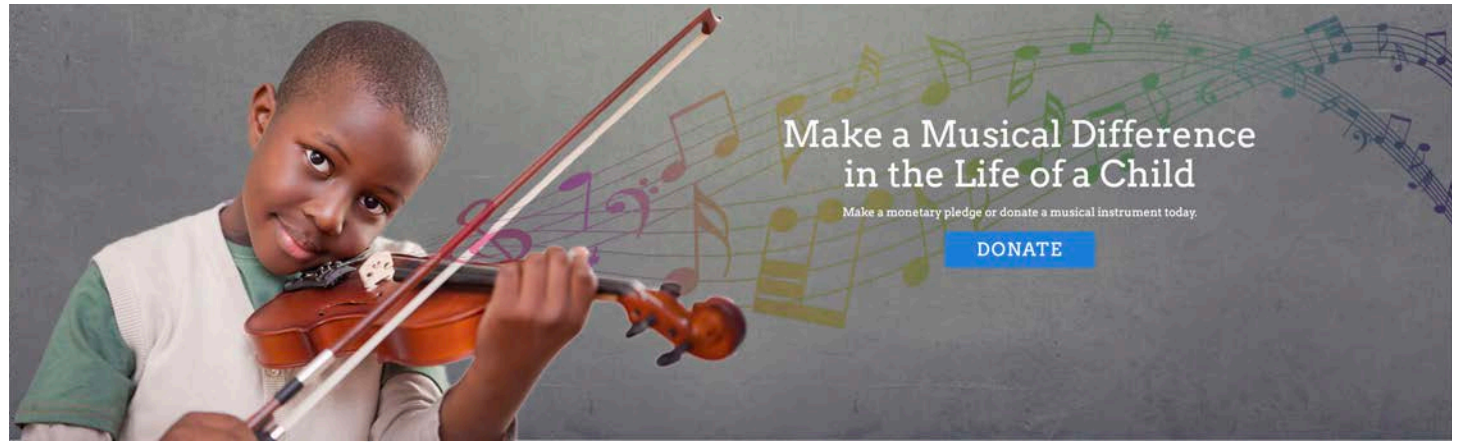
To combat this problem, it is important to educate yourself, so that you will recognize the scam when you see it.

A solicitation will come to you in the mail. If you get a solicitation with the above information, do not pay any money. The deed to the property is mailed to you free of charge after the deed gets recorded. If at any time you need a copy of your deed, you can contact the County Clerk who will issue a copy for much less than what the

scammers are asking. In general, any solicitation asking you to pay money after you purchase property or transfer it into your trust is a scam. If you have any questions about a deed prepared by our office, please contact us at (443) 393-7696. If you still feel uncertain, you can also contact the County Clerk for further guidance.

Rebecca Timonen is a experienced paralegal here at Elville and Associates whose primary focus is on deed preparation and estate planning document drafting. As it relates to deeds, she drafts, reviews deeds drafted by others, and is a liaison between the firm and the title attorney. She also coordinates out of state deed preparation requests. Once deeds are signed she records them with the various counties, saves them for the firm's records and returns recorded deeds to clients.

Recently, Rebecca has been promoted to the very important position of Asset Alignment Coordinator for the firm as well.



Make a Musical Difference
in the Life of a Child

Make a monetary pledge or donate a musical instrument today.

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ELVILLE
CENTER FOR THE
CREATIVE ARTS



The Elville Center Needs Your Financial Support

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



The Elville Center is actively accepting donations of brass, woodwind, and stringed instruments as well as classical and acoustic guitars in good to very good condition!



Key Differences Between Nursing Homes and Senior Living Communities

Michelle Rosenheim
Executive Director
Lutheran Village at Miller's Grant (LVMG)

Nursing homes and senior living communities offer several benefits, but there are differences, including primary focus, environment, levels of care, accommodations and amenities that older adults should be aware of before choosing an option.

Nursing Homes: Round-the-clock Care and Supervision

With a focus on medical care – delivered by doctors, nurses, and aides – nursing homes are ideal for seniors who are dependent upon nursing care due to a physical or cognitive diagnosis. In addition, occupational, physical and speech therapists are often on staff to help slow the progression of chronic conditions. Residents often live in nursing homes permanently because they require constant care and supervision.

Nursing homes provide residents with assistance for activities of daily living (i.e. dressing, bathing, medication management, eating, ambulating and more). In Maryland, nursing homes are

staffed 24/7 with at least one licensed nurse. The nursing team is ever present keeping a watchful eye on each resident. Accommodations can be private or semi-private rooms. Services such as nutritional counseling, therapy services, management of care, hospice care and end-of-life care are typically offered.

The goal of nursing homes: Delivering the highest level of care possible outside a hospital setting and helping each person stay as well-cared for and comfortable as possible.

Continuing Care Retirement Communities (CCRC): Multiple Levels of Care Offer Independence

At CCRCs, resident independence and well-being are the primary focus. At Lutheran Village at Miller's Grant, independence is primarily supported through active aging, on-site amenities and safety features.

Active Aging

A key driver of independence is living an active aging lifestyle. At



LVMG, we promote active aging with stimulating activities from our lifelong learning classes and award-winning wellness program, Flourish™. Our lifelong learning classes provide residents with many chances to feed their mind, body and spirit. Whether it be researching history, creating a work of art, practicing mindfulness with Tai Chi and meditation or discovering other interests, our lifelong learning classes – many of which are taught by college professors – provide residents with a chance to explore and grow.

Our Flourish™ wellness program offers residents endless



opportunities to learn, create, give back and, most of all, flourish. With a holistic approach to wellness, residents are inspired to reach their personal best based on seven dimensions of senior wellness – emotional, environmental, intellectual, physical, social, spiritual and vocational.

Amenities

Our on-site amenities also support independence. For example, when driving becomes an issue, residents can continue living with the independence they are accustomed to without having to sacrifice a fulfilling lifestyle.

Residents can continue being physically active in our fitness center, indoor pool, tennis court and walking/biking trail. They can continue pursuing hobbies such as growing flowers, herbs and vegetables in our resident garden plots, share their musical talents in our musical programs, hone their woodworking skills in our woodworking shop, cultivate their quest for knowledge and passion for reading in our library and connect with neighbors and friends over shared interests in our resident clubs (e.g., genealogy, bird watching, quilting and more) and resident committees (e.g., resident association, building, welcome, health and more). If they are

looking for some light-hearted competition, they will find that at our billiards table, ping pong table, croquet court and corn hole and bean bag tournament area.

Within short walking distance, residents have access to multiple dining venues including Zest, our formal dining with wait staff and farm-to-table focus, and Bistro and Main Street Pub for casual dining. Many of our residents enjoy welcoming the morning in our Coffee Curve, sipping a cup of coffee, or tea, over lite conversation with other residents. Whether it be Super Bowl, March Madness, Preakness or other sporting



events, our residents come to our Main Street Pub to watch the main event on its big screen TV while enjoying a specialty cocktail, beer or glass of wine and small plate cuisines. We also offer local transportation, so residents can continue conducting their own errands (e.g. grocery shopping, checking out books from the local library and venturing off for outside entertainment such as concerts and trips to cultural attractions). The best part is residents who continue to drive can take advantage of our transportation service as well, which can be especially helpful when they need to run an errand during less than ideal weather conditions.

Safety

CCRCs, like LVMG, are designed for safety, which goes a long way in supporting independence. Older adults are at a greater risk for falls, which can occur because of vision changes, inability to maneuver assistive devices (e.g., walker) in tight spaces, lack of safety features and multiple other causes. Although some may be able to rebound just fine from a fall, others are not.

Understanding lighting needs for aging eyes, our apartments, homes and community spaces are brightly lit and incorporate a lot of windows for natural lighting, which also offers nice views of our wooded

community.

LVMG is designed and built with accessibility as a top priority. Spaces are constructed so all residents can move easily and safely from one area to another within their apartment or home and around the community regardless of mobility challenges.

Bathrooms can be a prime location for falls, which is why our bathrooms are equipped with grab bars, elevated toilets, non-slip flooring and easy-to-use fixtures in all residences.

Additionally, emergency call systems (i.e., pull cords and motion sensors) are installed in apartments, homes and



community spaces and are available as wearable pendants. Plus, with 24/7 staffing help is available when needed.

Continuity and Levels of Care

When medical care and rehabilitation is needed, residents have access to our on-site rehabilitation services, which include physical, occupational and speech therapy, and medical services including primary care, podiatry, dermatology, behavioral health and audiology. These health care services provide a continuity of care – making sure the right care is provided so residents can continue being independent as best as they are able.

As residents find they need a little more help - whether that be dressing, bathing, medication management or specific treatments for a medical issue - they can seamlessly transfer to a greater level of care. Ever mindful of resident dignity and desire for independence, our approach to care is person-centered.

Our team tailors assistance and care according to each resident's unique needs – delivering just the right amount of help needed. Our person-centered care approach helps each resident remain as independent as possible and enjoy his/her best quality of life.

The goal of CCRCs: Encouraging

independence while enjoying life to the fullest at all levels of care and providing a seamless transition when care needs increase.

Nursing homes focus on providing medical care and can be an ideal solution when there is an immediate need for 24/7 care. CCRCs, like LVMG, are the best solution for older adults who can still live independently but want more out of life – than taking care of a home – and peace of mind knowing they can remain in the same community as their care needs increase.

For more information about LVMG, visit www.millersgrant.org.



Two Mighty Oaks

Carlos Graveran
Executive Director
Frederick Health Hospice



I recently made the difficult decision to take down the two majestic 70-foot-tall oak trees in my front yard. While they blocked our view through the front window, it was a difficult decision to make since they were one of my favorite features of the property and shaded our home for so many years. Sadly, they had become diseased, and since they leaned away from each other from a shared base, like a “V”, we feared an unplanned fall would have devastating consequences for anything, or anyone within their reach.

I was grateful for the skill and care of the arborist and his crew who helped us safely through the process; we couldn’t have done it without them. While relieved to see them come down, I honestly didn’t expect to experience the deep sense of loss that came over me. I suddenly had images of my late father and mother flood my mind. Puzzled at first, I quickly understood the connection. They too had been the mighty oaks in my life.

Perhaps it’s just because I

deal with grief and loss as an integral part of my work, but the metaphor resonates for me on many levels. I had no idea who to call for help, I never had a need for that service. It was my neighbor who recommended someone who had helped him in the past. The same was true with the passing of my father. At the time, I had little if any personal experience with death and was ill equipped for it. It was hospice that helped us through it.

Now, after decades of experience as a hospice professional, I can say that the same can be said about most families. People spend more time planning their next vacation than how they want to spend their final days. Conversations about end-of-life are avoided, as if just discussing the subject would somehow cause it to occur. Yet for those who do call hospice and take the time to share their wishes, the experience is far less painful for both the patient and their family.

For more than 43 years, Frederick Health Hospice has provided compassionate care to

those approaching end-of-life and their families. When a cure is no longer an option, hospice prioritizes for the in-home care and comfort of the patient so he or she can make the most of the time they have remaining. Our hospice focuses on what is possible and most needed. We constantly look for opportunities to improve the individual care of our patients, and for ways to leverage our strengths in support of families and our community at large. Programs like Music Therapy, our Veterans Program, extensive bereavement services, Camp Jamie (grief camp for children and teens) are just a few examples, and all are provided free of charge. Most importantly, no one is ever turned away for inability to pay.



My father was four months shy of his 76th birthday when cancer took him from us. Like all families who have shared the experience, we were left with more questions than answers; regrets and second guesses. We all uttered the refrain we hear most often from our families, "...I wish I had known about hospice sooner". While he was not on hospice for very long, I can tell you that it was a blessing to our entire family. It allowed us to be his family again, not his caregivers. He received tender care that allowed him to live out his final days in peace and dignity, and we received the emotional and grief support we so desperately needed to carry on without him.

I learned through that experience that grief will always

be with me but will not define me. Though painful, it reminds me of his strength and the love I feel for him. Like those fallen trees that shaded me, their absence has altered how I see the landscape of my life. While I can see much farther now, I will always miss my two mighty oaks.

Mr. Carlos Graveran has more than 30 years of experience in various facets of the healthcare industry. He currently serves as Executive Director of Frederick Health Hospice, a non-profit hospice agency in Frederick, Maryland. Prior to his current appointment in July of 2016, he served as vice president of operations for a national for-profit hospice agency and has held various other leadership positions in the hospice, home

health and pharmaceutical industries. He is a passionate advocate for hospice and end-of-life care with demonstrated knowledge of hospice operations, leadership, financial management and strategy development. Mr. Graveran Co-Chairs the Public Policy Committee for the Hospice and Palliative Care Network of Maryland. He serves on the Board of Directors for several charitable organizations and enjoys giving back to the community as a volunteer to children's charities and veterans causes. When not at work he enjoys spending time with his wife and two children, camping, hiking, hunting and travel. A graduate of the University of Maryland, Carlos is also a very proud U.S. Army veteran (Paratrooper, 82nd Airborne



Significant Retirement and Tax Changes in the Secure 2.0 Act of 2022

Chris Wehner, CPA, CFP®
Manager
Gross, Mendelsohn & Associates



The SECURE 2.0 Act of 2022 ("Secure 2.0") was passed on December 29, 2022 and focuses primarily on enhancing retirement plan incentives for individual taxpayers.

Let's review some key provisions of the bill and how they could impact you and your business.

Automatic Enrollment in Employer Retirement Plans

Human psychology is fascinating and Secure 2.0 plays into that by automatically enrolling employees in their employers' retirement plan whenever the employee is first eligible to participate. This is not a new concept, but it hasn't been legislatively mandated before now.

Employees may opt-out of participation, but studies show that more employees participate (fewer opt-out) when automatically enrolled than when employees need to opt-in to participate.

The default election term is that certain employers will withhold a minimum of 3%

and a maximum of 10% of an employee's compensation and contribute that to the plan. This withholding percentage will increase by 1% annually until it reaches a minimum of 10% and a maximum of 15%. All current 401(k) and 403(b) plans are grandfathered.

The following employers are not subject to this automatic enrollment provision:

- Employers with fewer than 10 employees
- Businesses that have not been in business for more than three years
- Churches
- Governments

This provision is effective for plan years beginning after December 31, 2024.

Retirement Savers Match

A nonrefundable credit is currently available for certain individuals who contribute to an IRA, employer plan, or ABLE account. This credit is

repealed and replaced with a federal matching contribution that must be deposited into a taxpayer's IRA or retirement plan. The match is equal to 50% of the individual's contribution up to \$2,000 per individual. The amount phases-out for taxpayers who file a joint return and have income between \$41,000 and \$71,000 (\$20,500 and \$35,500 for taxpayers who file single or married filing separate; \$30,750 and \$53,250 for head of household filers).

The Treasury Department will be advertising these changes in a marketing campaign to increase public awareness of this benefit.

This provision is effective for taxable years beginning after



December 31, 2026.

Required Minimum Distribution Age Change

Secure 2.0 increases the maximum age for individuals to begin withdrawing retirement plan funds to 73 beginning on January 1, 2023 and increases it again on January 1, 2033 to 75. Previously, the SECURE Act of 2019 increased the age from 70 ½ to 72.

Retirement Plan Catch-Up Limits

For 2023, individuals 50 or older may contribute an additional \$1,000 to their IRA accounts; the maximum allowed is \$6,500 for those under 50. Individuals over

50 may also contribute an extra \$7,500 to employer retirement plans for 2023; the maximum allowed is \$22,500 for those under 50. Secure 2.0 indexes this catch-up contribution to inflation.

This indexing of the catch-up contribution amounts is effective for taxable years beginning after December 31, 2023.

Certain older employees who participate in their employer's retirement plan are also allowed to make catch-up contributions. Secure 2.0 increases these catch-up contributions to the greater of 1) \$10,000 or 2) 50% more than the regular catch-up amount in 2025 for individuals who have attained ages 60,

61, 62 and 63. The increased amounts are indexed for inflation after 2025.

These retirement plan catch-up contribution amounts are effective for taxable years beginning after December 31, 2024.

Student Loan Assistance

Student loan debt is hitting younger employees hard, hard enough that many aren't saving for retirement and devoting whatever they can to paying down that debt. Secure 2.0 allows employers to make matching contributions to retirement plans with respect to qualified student loan payments. A qualified student loan

payment is any debt incurred by the employee solely to pay qualified higher education expenses of the employee.

This section is effective for contributions made for plan years beginning after December 31, 2023.

Military Spouses Retirement Plan Eligibility

Many times, spouses of members of the military aren't able to satisfy the minimum eligibility requirements required to become participants in employer plans or vest in employer contributions. Secure 2.0 provides small employers with a tax credit with respect to defined contribution plans if they satisfy all of the following requirements:

- Make military spouses eligible for plan participation within two months of their hire date,
- Make the military spouse eligible for any matching or non-elective contributions they would have been eligible for had they satisfied the vesting requirements of having two years of service and
- Make the military spouse 100% immediately vested in all employer contributions.

The credit is equal to the sum of \$200 per military spouse and 100% of employer contributions up to \$300 for a maximum credit of \$500. The credit applies for three years with respect to each military spouse that is

also not classified as a highly compensated employee.

This section is effective for plan years beginning after December 29, 2022.

Retirement Plan Participation Incentives

Many employer-sponsored retirement plans are subject to nondiscrimination testing which, if employee participation is low, can affect how much other employees may contribute to the plan. Employers are now allowed to provide de minimis financial incentives to employees for participating in employer-sponsored retirement plans. These incentives must be paid with non-plan funds.

This section is effective December 29, 2022.

Early Distribution Penalty Waiver

Normally, if an individual withdraws funds from a qualified plan or IRA and they are younger than 59 1/2, the IRS would assess a 10% penalty on the amount of that distribution unless it was for certain qualified transactions like a first-time home purchase or medical expenses. Secure 2.0 allows an exception for certain distributions used for emergency expenses, which are unforeseeable or immediate financial need relating to personal or family emergency expenses and have the following terms:

- The early distribution may be taken only once per year,
- The distribution can be no more than \$1,000; and,
- The taxpayer may repay the distribution within three years.

If a taxpayer chooses to repay the distribution, no other distributions for emergency expenses may be taken during the repayment period unless full repayment has occurred.

This section is effective for distributions made after December 31, 2023.

Automatic Portability of Participant Accounts

Many participants of employer-sponsored retirement plans who have terminated employment with the sponsor leave their accounts with their former employer's plan without rolling over the funds. Employers have had the option, depending on the balance in the plan, to either distribute those funds to participants immediately or roll the balance out of the plan and into an IRA for the participant after the participant's termination of employment. Third-party administrators may now offer these services to automatically transfer accounts that satisfy the account balance requirements.

This section is effective for transactions on or after December 29, 2023.

Starter 401(k) Plan

Secure 2.0 allows employers that do not sponsor a retirement plan to create a plan that would generally require that all employees be automatically enrolled and contribute at a rate of between 3-15% of compensation.

This section is effective for plan years beginning after December 31, 2023.

Qualified Distribution of 529 Funds to Roth IRAs

Parents and caregivers of children may face uncertainty about whether to contribute to a 529 plan because, previously, those funds could only be used to fund qualified educational expenses. Secure 2.0 now allows beneficiaries of 529 college savings accounts to roll over a maximum of \$35,000 over their lifetime from their 529 account to a Roth IRA.

These rollovers would be subject to Roth IRA annual contribution limits and the 529 account must have been open for more than 15 years. This provision may eliminate some of the hesitancy surrounding contributing to an account that may ultimately never be utilized if the child doesn't go to college or have other qualified educational expenses or if the child secures scholarships that substantially pay for their higher education.

This section is effective with respect to distributions after December 31, 2023.

Resolution to Erroneous Excess Distributions from Retirement Plans

Many individuals receive more than they anticipated from a qualified plan like a 401(k) or IRA. The process for correcting these mistakes can be cumbersome and fiduciaries may require the individual to repay the plan for the excess amounts distributed, which could be a substantial amount if the error isn't caught for several years.

Secure 2.0 allows plan fiduciaries to decide whether to recoup overpayments made to retirees. If plan fiduciaries decide to recoup overpayments, limitations and protections apply to protect innocent retirees.

This section is effective after December 29, 2022.

Penalty on Shortfall in Required Minimum Distributions

The penalty for failing to take the required minimum distribution amount from retirement plans has been reduced from 50% of the shortfall to 25%. If the failure is corrected timely, the penalty is reduced to 10%.

This section is effective for taxable years beginning after December 29, 2022.

There are a number of other provisions in the bill that are not summarized above, but most

are aimed at making saving for retirement and withdrawing from tax-favored plans easier for individuals and participants.

Need Help?

Chris Wehner, CPA, CFP®, of Gross, Mendelsohn & Associates helps families and businesses develop and execute tax strategies that help them meet their financial goals. He can be reached by email at CWehner@gma-cpa.com or phone at 410-900-1309.



Are You Moving in the Next Five Years? Check Out This Surprising Tip to Help You Reduce Stress!



Donna Weaver (left)
Realtor®

Seniors Real Estate Specialist®

Karen Lawlor (right)
Realtor®

Seniors Real Estate Specialist®

If you are thinking about moving within the next five years, the best thing to do is to reach out to your favorite realtor, sooner rather than later.

Why?

Because the condition of your home is the foundation of your selling experience and it has a tremendous impact on your bank account! Meeting with a realtor sooner will give you plenty of time to properly prepare the house for sale and ultimately reduce your stress.

A realtor will help you put a plan in place to get your home ready

“

The condition of your home is the foundation of your selling experience and it has a tremendous impact on your bank account.

-The Wendy Slaughter Team

”

and assist you in determining what should be done so that you receive top dollar for your home. Overall, there are three main areas to focus on:

- 1: Decluttering and reorganizing
- 2: Deferred maintenance items
- 3: Updating the house

Decluttering and Reorganizing

For some people, decluttering and reorganizing can be a daunting task. Many of us look around and don't know where to start. The best way to reduce stress and set yourself up for success is to slowly declutter and organize months (or years) before you plan to sell.

One of the best ways to handle this process is to go through everything with a "Trash, Keep and Donate" mentality. Go room by room and organize your belongings into these three categories.

When preparing to sell, Karen recommends a clean look with minimal furniture. Of course, you don't need to pack away ALL of your items, but there is a fine line between decluttering and keeping enough furniture, wall art and accessories to maintain a warm feel to the home. Decorating with a few framed photos (especially in a staged bookshelf) shows that a happy life was lived in your home, and

it brings a smile to everyone's face. It's important to set an inviting and comfortable feeling in the house and the best way to do that is to make sure the house has been well maintained and has good energy! Knowing what should stay for staging purposes and what should be packed up can be a tough decision. It's another great reason to bring a realtor (and their stager) into the process during the earlier stages. We'll help you make those decisions!

Deferred Maintenance Items

Almost every home we've visited has some deferred maintenance items that should be addressed prior to selling. Rather than waiting until the last minute to do everything, your realtor will help you put a plan in place to get projects completed over time.

Donna knows from experience that small, deferred maintenance items add up and tend to stand out to potential buyers. Buyers start their search online so photography is very important! Small carpet stains or tubs in need of re-caulking can really stand out in photographs. Buyers will sometimes assume the



worst if they see old stains on the ceilings, not knowing that the issue has been repaired.

Some of the big-ticket items for buyers such as the HVAC, roof and hot water heater don't necessarily need to be brand new, but they should be in good working condition. Living in a home day to day can lead some people to overlook routine maintenance items no matter how big or small they may be. Having a realtor to give you an honest understanding of what you should do to get your home ready for sale is critical to making your selling experience as painless as possible.

Updating the House

Once you've addressed deferred maintenance items, you'll want to consider updating the home to get the highest return on your investment. This is where you can lean on your agent to provide advice in helping you decide which projects you should

focus on. By pulling comparable homes in your neighborhood, they can get an idea of how much more you can sell your home for should you choose to update your kitchen, bathrooms, flooring, paint, etc. It's all about your return on your investment!

If you want to explore options for financing, we can help with that. Our Team can refer you to a local renovation company that offers a pay at settlement option ... and they can manage the entire project!

Considering selling your home in "As-Is" condition or have additional questions? Give us a call! We're happy to help.

Karen Lawlor and Donna Weaver are experienced agents on The Wendy Slaughter Team of Elevate Real Estate Brokerage who both hold the Seniors Real Estate Specialist® Designation.

Downsizing, whether to a smaller home or a specialized community, can seem overwhelming. Our Team's Platinum Program specializes in guiding homeowners who are preparing for their next phase of life in reaching their real estate goals.

Our Team has been serving clients in the Central Maryland area for over 14 years and we are in the Top 1% for the entire state of Maryland. Our track record says it all – we've sold homes faster for 14 years in a row! *

*Stats based on Bright MLS sales data for Howard County, Maryland.

Ms. Donna Weaver, a Realtor® and Seniors Real Estate Specialist® serves both her clients and her community, always going above and beyond in everything she does. Whether she is carefully guiding her clients through each step of the buying or selling process, or volunteering to help make a positive impact in the community, you can always count on her to put you and your best interests first. As she says, "I truly love being a Realtor® but it's not just what I do, it's who I am!" Donna can be reached at donna@thewendyslaughterteam.com, or 410-971-1789.



Ms. Karen Lawlor, who is also a Realtor® and Seniors Real Estate Specialist®, has worked with top regional and national home builders, as well as premiere Realtors® throughout Maryland to stage thousands of homes for sale. She is frequently chosen to design spec/model homes for new construction sales and keeps current on education and interior design to evolve with the changing trends and top-selling features. Karen can be reached at karen@thewendyslaughterteam.com, or 443-472-1188.

You can also visit The Wendy Slaughter Team's website at www.thewendyslaughterteam.com, or contact its office at 410-730-2200.



WHAT EXACTLY IS HOME CARE AND WHAT QUESTIONS SHOULD I ASK BEFORE HIRING A HOME CARE AGENCY?

Maytal Allen
Home Care Specialist
Capital City Nurses

There may come a time in the life of your elderly loved ones when they will need in-home care to enhance their safety, quality of life, and mental wellness. This means hiring a reliable home care agency whose purpose is to enhance the independence and safety of older adults and seniors. Such a decision on what home care agency to hire is not an easy one; therefore, it is important to understand home care and what questions to ask before making a decision.

So, what exactly is home care? Home care provides professional care and one-to-one support to individuals wherever their home may be. Caregivers can provide assistance with daily tasks such as personal care, companionship, safety, running errands, light housekeeping, and so much more. They can help to ensure a safe home environment for aging in place. Home care can be provided quickly after an emergency for a few weeks, planned and long-term, or as needed. When partnering with a reputable home care agency, all caregivers are empathetic and skilled to provide support specific to your loved one's needs.

When is the right time to seek home care services? As we get older, it becomes more challenging for us to perform our activities of daily living safely. We might notice that our loved ones may be having difficulty with personal care and showering. Leisure activities may become less enjoyable to perform. Falls and trips are more frequent, increasing fear and anxiety. Daily responsibilities and home maintenance may be forgotten or ignored. Being proactive and getting support for your loved one can help to improve mental health and prevent a serious injury or hospitalization.

There are many home care agencies, but finding the right fit for your loved one is an important step, and we can help you with this.

At Capital City Nurses, we provide a home care checklist that can help you and your loved one identify if it is the right time to seek out home care services. The checklist provides several basic tasks and whether help is required. These tasks are necessary for us to live safely and independently. Should you find that more "checks" are on the side of "needing help" it

might be the right time to seek support. On the back of the home care checklist, we also provide important questions to ask home care companies when researching. We have attached it to this article for you to utilize.

For over 46 years, Capital City Nurses has been serving clients across Maryland by providing exceptional levels of care and support in the home. We have become the benchmark for providing high-quality, consistent in-home care services while establishing a reputation for doing things the right way. All our caregivers are trained, background-checked, and certified to improve the quality of your loved one's life as much as possible.

Contact us at 866-807-7307 or 410-916-2978 and let us know what your loved one needs from us to make his or her life better!

Maytal Allen, Home Care Specialist for Capital City Nurses in Howard County. As an Occupational Therapist by trade, her passion is to increase safety, prevent hospitalizations, and improve overall quality of life by advocating for home care services.



IMPORTANT QUESTIONS TO ASK HOME CARE COMPANIES

HOME CARE CHECKLIST

	NEEDS HELP	NO HELP
BATHING		
DRESSING		
GROOMING		
ORAL CARE		
TOILETING		
TRANSFERRING		
WALKING		
CLIMBING UP STAIRS		
EATING		
MED MANAGEMENT		
USING THE PHONE		
HOUSE WORK		
LAUNDRY		
DRIVING		
SHOPPING		
COOKING		

- 1 How will you assess my needs?
- 2 What training and experience do your caregivers have?
- 3 Do you develop a plan of care for your clients? Do I have input?
- 4 Are your caregivers licensed, background checked, and insured?
- 5 Are there a minimum number of hours I must use per day? Per week?
- 6 Can I have the same caregiver?
- 7 Who do I talk to after hours? Will they know my history?
- 8 Do I have to sign a contract?
- 9 How am I billed?
- 10 How long have you been in business? In the area?

Call today for a free care consultation
866.687.7307



Tips to Know Now: Is Your Loved One a Safe Driver?

Jackie Tangires, LCSW-C
Certified Aging Life Care Manager
The Option Group

Do you remember the day you passed your driver's certification test and received your official driver's license? Oh, the joy! The sense of freedom that came with that small piece of paper. The ability to go where and when you wanted. It was a heady experiment in adulthood.

This responsibility should not be taken lightly; we know the havoc and heartache that dangerous driving can cause. Like so many things, life comes full circle, and the day arrives when it is time to surrender the driving privilege. The question for many aging folks (and for the children who love them) is when the right time

is to relinquish this practice. Because first and foremost, SAFETY is paramount.

Let's focus on the adult child's viewpoint. Obviously, you know your parents or loved ones best, and this will be a difficult conversation. Know that your loved one will be defensive and angry if this subject is addressed too abruptly, too quickly, or without sensitivity. Never hesitate to bring in a professional for this discussion.

A conversation starter can be "how do you think you are doing, and do you have any concerns about driving?" This might be in response to something that you saw, experienced, or heard about their driving.

Another approach might be to ask "are you OK if we both go out to look at your car, to make sure it is in good working condition?" You want to ensure all the safety features are functioning properly. Take care to look at the outside of the vehicle to make note of dings, dents, and other obvious marks on the car. This exercise is a nice baseline, so that next time, you

can compare. Taking pictures go a long way in establishing a record.

I suggest you review Maryland's Resource Guide for Aging Drivers at <https://mva.maryland.gov/Documents/MD-Resource-Guide-for-Aging-Divers2.pdf>. It was developed by the Maryland Older Driver Safety Forum. It is easy to navigate from the computer and very clear. Various topics are covered, including how health impacts driving, assessing driving skills, converting a driver's license into an ID Card, and the MVA's medical review process.

The MVA isn't the only resource. There are companies that focus on your loved one's "aging in place". Connecting with these professionals who are often occupational therapists can be beneficial in a number of ways. In addition to being capable of assessing driving fitness, they can also provide some insightful tips for safer living in a variety of environments. They can make suggestions for modifications that can benefit your loved one for years to come.



Be prepared with alternatives to their driving.

- Depending on their driving skills, many mature drivers have already made modifications of their own (e.g., only driving during the day)
- Never driving in the rain
- Only driving to local well-known places

We all recognize this is a sensitive subject. Keep in mind this may take many conversations for all the implications to be digested and agreed upon, and that sometimes a third party may have more influence.

When your loved one benefits, so do you!

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).



Staying Functional in 2023

Dr. Michelle Fritsch
Retirement HEALTH Specialist
Owner of Retirement Wellness Strategies



Did you set resolutions for 2023? Have you considered your plans to enhance your health in such a way that you can count on it in years and decades to come?

What about your function? What does that even mean? What comes to mind when you think of maintaining your function?

I found that patients/clients usually don't think about their function until they lose it, whether temporarily or permanently. As we all know, you are out of time for prevention when the function is lost.

Loss of function comes with injuries and being active when out of shape. It is having a heart attack or stroke related to high blood pressure when you lose your sense of self. It is rapid mental decline due to depression and overmedication. It is from decimated relationships that weren't prepared for the transition.

So, now is a great time to start planning for function, health,

purpose, and all aspects of wellness in the future. In particular, start now to plan to maintain function in the transition to retirement. This goes way beyond a gym membership!

Function beyond your physical function

Big life transitions, such as retirement, can be a time of functional decline, especially without preventive planning. What first comes to mind when you think about your 'function'?

Here are a few that might not immediately come to mind.

- Emotional Function – Do stresses in your life, or on a societal scale, shut you down?

I realize many people think of intimacy function. Before you turn to medication or hormone boosts, did you know it is emotion that is the cause nearly half of the time? This can be low self-esteem, worry, stress, relationship difficulties, anxiety, depression, or other emotional concerns.

- Spiritual Function – Have you figured out your spiritual beliefs? This one is easily ignored but just as likely to contribute to functional decline.

- Mental Function – Are anxiety or depression keeping you from engaging fully? Lost self-identity with the end of a long, successful career is commonly linked with functional decline.

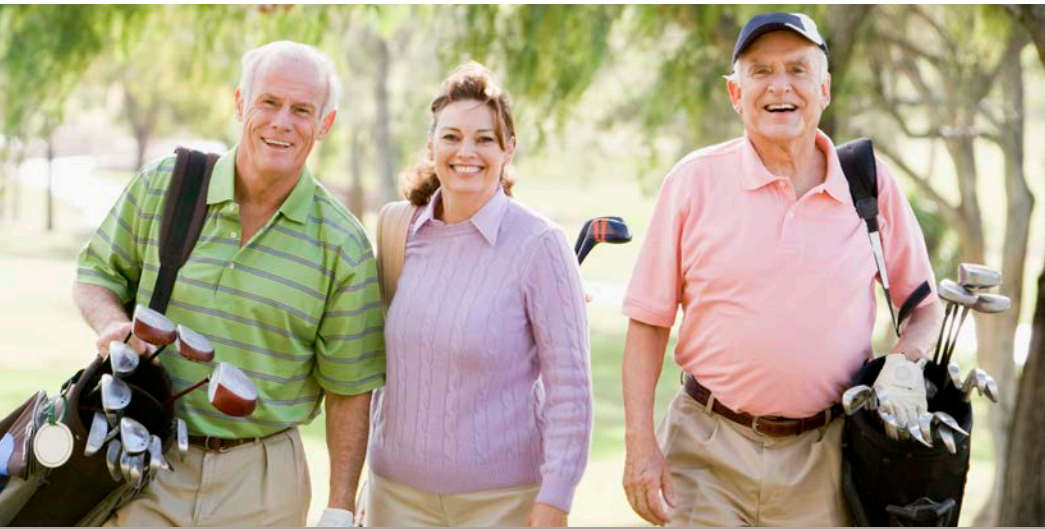
- Social Function – Especially during a big life transition, do you know how to make new social connections?

Just as with physical function decline, all of these sources of functional decline are usually preventable. Don't just stumble your way into retirement without some proactive planning.

Social connections and function

Did you know that a big aspect of longevity and of maintaining function long term has to do with the depths of your social circle?

There are many people who



upon retirement start to limit their social circle focusing just on primary family. Certainly, the opportunity to spend more time with primary family is wonderful. But then, when there's loss of a spouse or the kids move away or the grandkids grow up and go off to college and head out, some of those daily interactions with family can be limited or even end.

Then what is your social circle? One of the best long-term prevention items you can do is to expand the number of people you know.

***Just like you diversify your wealth, diversify your social calendar. ***

Have different sorts of clubs and hobbies and activities. If you're living in your purpose, that tends to introduce you to all sorts of people that share common passions and has been shown to help you stay functional very long term.

You want to not just rely on one person to be your source of entertainment and emotional support. Start now to diversify

and grow your social network. Isolation is one of the number one causes of rapid health and functional decline. So, take every step you can to avoid ever being in a situation of isolation.

Purpose and Function

Purpose, knowing yours, and living in it is directly tied with staying functional. Functional involves being fully operational and useful. Too many people rapidly lose function after they retire.

- More social interaction with others who share interests around your purpose means less risk of isolation which is tied to rapidly decreasing function.
- More motivation to get up and moving in the morning leading to an overall healthier lifestyle which can preserve function.
- More people in your life to notice when you're off or help when you need help takes the burden off of you alone. You then are more open to helping others. The emotional connection, the physical activity, and the social support all serve to preserve

function.

- Those living in purpose are less likely to throw a frozen dinner in the microwave and eat alone on a regular basis. Actually, food intake tends to be more thoughtful and healthier.
- Living in purpose means less time sitting in front of the television, so less pain, greater fitness, less obesity are all benefits that help to maintain function.

I've spent the last week watching someone who does not live in purpose go from minimally functional to now critically ill. Don't wait until tomorrow or until your function starts to decline to take action. Prevention and purpose can shape your bright functional future!

Start your planning today:

Retirement Wellness Strategies (www.retirewellness.com) – with your personal one-on-one guide

Propel Comprehensive Wellness (www.propelyourwellness.com) – on your own time with new information each month

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.



"I'll do the thinin' around here!"

Mark Malinowski
91.5 WBJC
Morning Host

Do you remember that great line from Hanna-Barberr's "Quick Draw McGraw?" Well, the idea of who's doing the thinking has over the past few years taken on a new significance with the development of Artificial Intelligence, hereafter referred to as AI.

AI isn't new. The idea has been around and researched for decades, but in the past decade the science has really taken off. During the golden age of science fiction, the idea of thinking machines (i.e., robots) were a staple of storytellers. In 1942, the great Issac Asimov wrote a short story entitled "Runaround," in which he introduced the Three Laws of Robotics:

1. A robot may not injure a human being or, through inaction, allow a human being to come to harm.
2. A robot must obey the orders given it by human beings except where such orders would conflict with the First Law.
3. A robot must protect its own existence as long as such

protection does not conflict with the First or Second Law.

In context, these "Laws" were quoted from the "Handbook of Robotics, 56th edition" which, according to the story was printed in 2058 A.D. In subsequent writing, Asimov added a fourth, or as he called it, the "Zeroth Law," which states that A Robot may not harm humanity, or by inaction, allow humanity to come to harm.

So, you may ask, what is all this talk of robots doing in a newsletter for a classical music station. A good question. The idea for this story came to me very recently, when I saw a report on CBS Sunday Morning about AI in the world of art and literature. There are AI programs, several of which are free to download, that can write short stories, paint pictures (in the style of any artist you choose), and compose music (again in the style of a composer of your choice) and the person using the program for such creation can claim the work as his or her own work.

While some see this as a

remarkable move forward, others (like me) find it a bit disconcerting. Let's not forget that the "driverless" car relies on AI, as do the many safety innovations that help a driver avoid a collision. There are toy robots that can make basic decisions while being played with. AI is touching just about every aspect of our lives, all with the idea of "making our lives easier."

Now, I'm not one of those people (or at least, I try not to be) who revel in the "good old days," when you had to work your you-know-what off for a buck and a quarter an hour, or we didn't have so many of the conveniences upon which we rely today. But when I think of someone passing off a piece of art, music or writing as his or her own that was generated by a computer, I am deeply troubled. I remember reading somewhere how humans have developed from being tool makers because we needed those tools (and weapons) to survive in a hostile climate, to inventors of devices to enhance our lifestyle and improve on products we use (the industrial Revolution comes



to mind), to a society where we now adjust our lifestyles to meet the demands of our technology. Think about that—the DEMANDS of our technology. Now ask yourself how much your lifestyle has changed as a result of technology. Did you embrace these changes, or did you resist them? Did you acquire this technology because you saw it as something you needed, or because you were told your life would be incomplete without it?

Of course, every technological innovation has its detractors. The telephone was met with much skepticism in its early days. Many people thought they didn't need some box in their homes ringing at all hours of the day or night. Television met with the same skepticism. Yet can

you imagine not having a phone or a TV in your home?

This is not a diatribe against technology. I like technology. I'm not the brightest bulb on the Christmas tree, and it takes me a while to get comfortable with certain innovations, because the changes are taking place so quickly. But I enjoy technology, as long as I'm the one telling my device what to do. I do fear a time when our AI technology will become advanced enough to decide to refuse our commands. It doesn't seem possible, but think about it. If we are programming computers to make decisions and create things, at what point does the program take on the characteristics of the person who wrote the code. Could that person, unwittingly,

program your device, whatever that device may be, to refuse to perform certain operations or download certain items, because that person simply doesn't like them? I suppose it's already happening, but we don't know it. Sounds a bit paranoid, I know.

Another thought about AI creating literature, art, music, etc, is how this will impact students. There was a time (and probably still is) where a student could find a research paper online, copy it, make a few superficial modifications, and submit the work as his or her own. Modern search engines have made it very easy for teachers and administrators to discover this work was plagiarized. If a student, on the other hand, gives an AI



program certain parameters, and a few research sources to quote, then directs the program to write an appropriate paper or dissertation, is it really plagiarism? I suppose the same could happen with music or art assignments as well. Aside from plagiarism, how will such work be copyrighted? Presently, the US Copyright office has stated that it would not grant copyrights to “works that lack human authorship” and that “the Office will not register works produced by a machine or mere mechanical process that operates randomly without any creative input or intervention from a human author.” That seems a bit vague to me. What constitutes “human intervention?” Smarter people than me will have to figure that

one out.

A bigger question is will the rise of AI in the arts bring about the end of the composer, painter, writer as a career? Well, a similar question was asked back in the 1980’s, when chess playing computers were being improved to a level of grandmaster play. Garry Kasparov, the world champion at the time played two matches against a computer known as “Deep Blue” in 1996 and 1997. He won the first match and lost the second. Suddenly there was the hue and cry of the demise of chess played by human beings. Well, I am happy to say that chess is alive and well among tournament players, and with a brief break from over the board play during the pandemic,

over the board tournaments are taking place around the world. I don’t think that any computer will truly replace human intelligence, intuition, and inspiration in the arts, just as it didn’t in the world of chess. Maybe a closer look at Asimov’s Laws of Robotics deserve a closer look in the context of the arts.

Mr. Mark Malinowski is the longtime morning host on the classical music radio station 91.5 WBJC. Adored by his listeners from near and far, his voice is a staple of the Baltimore airwaves. His blog can be found at <https://www.wbjc.com/author/mmalinowski/> and he can be emailed at mrkmalinowski@bcc.edu.



Your Client Care Program Update – Spring’s Education Event, Upcoming Summer Social Event, Fall Annual Client Event, and Some Highlighted Benefits!

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

On April 1st, Steve Elville and Elville and Associates welcomed Client Care Program members, their families and friends to their next Continuing Legal Education Event, held at Anne Arundel Community College’s John A. Cade Center for Fine Arts.

The morning’s featured speaker, Mr. Dave Folz, J.D., LL.M., President of Trust Counselor, LLC, traveled all the way from Dallas to offer his high-level presentation titled, “Trustee Bootcamp – Checklists for the New Trustee.” Mr. Folz is a nationally recognized thought leader on this subject and a professional Steve met at the Heckerling Institute on Estate

Planning, the nation’s premier annual conference for estate planning professionals.

A brief description of Mr. Folz’s presentation is below:

“Many individuals become trustees without realizing the responsibility that comes with the job. Over the years, the complexity of trust administration has increased rapidly. The needs of the beneficiaries have become more complex and investments more sophisticated. Families have become complicated with his, hers, and theirs, and social media has fundamentally changed how generations communicate. Tax laws change frequently. And law firms are adding fiduciary litigation lawyers to their firms. In the meantime, the duties and liabilities of the trustee remain unchanged.

The checklists are a way for trustees to cope with the increasing complexity of their tasks. The presentation incorporates a 30-page checklist for each step of administration which a trustee can use to

achieve a better outcome for the trust and to minimize their liability. The current version, 4.0, will be available to those attending the presentation.”

Mr. Folz has presented his checklist to numerous professional groups, including attorneys, CPAs, and financial planners. After many years of trust experience with large and medium size banks, Mr. Folz began coaching trustees in 2015. He has also served as an expert witness for both trustees and beneficiaries.

The morning was capped off with prizes in the form of eight different pairs of concert tickets (courtesy of the Annapolis Symphony Orchestra, Bach in Baltimore, the Handel Choir, and The Columbia Orchestra) and a set of Orioles’ tickets – and many lucky winners!

As we look ahead to the rest of the year for our Client Care Program and its members, we have two events in the planning stages. The first is our annual Social Event, and we are very



excited about this year's plans!

"Something magic happens, every time you go ..."

When you think about the hottest ticket in town right now, what comes to mind? That's right - none other than the Baltimore Orioles, who are giving fans reasons to cheer louder than ever this season during a campaign to remember! Client Care Program members, their families and friends will enjoy an evening at Oriole Park at Camden Yards on Thursday, September 14th when the American League East rival Tampa Bay Rays come to town. Our group will be in Lower Box seats in section 60 along the

first base line cheering on Adley Rutschman, Gunnar Henderson, Anthony Santander, Felix "The Mountain" Bautista and the rest of the team as they make their way towards what will hopefully be a playoff run to remember! "Something magic happens every time you go ..." and we'll be there for it!

If you're a CCP member, be sure to respond to the email invitation you received **no later than Friday, August 11th** with your name and the number of people in your party! Questions? Contact me, Jeff Stauffer, at jeff@elvilleassociates.com, or by phone at 443-393-7696 x117.

The second - and by far our

largest event of the year - we're planning right now is our annual Client Event, which is set for Saturday, November 4th from 8:30 to noon once again at the beautiful and spacious Ten Oaks Ballroom in Clarksville. This year's theme is "Asset Protection - Protecting Your Legacy and the Ones You Love." We have a great line up of speakers ready for you along with live entertainment, breakfast foods, door prizes galore, and more for your education and enjoyment! It is never too early to RSVP for our Client Event! While invitations will be sent out towards the end of summer, you can contact senior paralegal Grace Bailey at grace@elvilleassociates.com or 443-



393-7696 x127, or me at jeff@elvilleassociates.com or 443-393-7696 x117 anytime with your name, number of expected guests in your party and contact information and we'll gladly reserve your seats. We are already looking forward to the event and hosting you!

As one of two firms in the state of Maryland and one of roughly 100 in the United States with an accredited Client Care Program through the Client Care Academy in Boston, Steve Elville and the Executive Management Team have worked diligently through the CCP's seven years to develop a Program that offers benefits that

provide value, drive the CCP's core mission of "Planning that Works," take care of families, and cumulatively aren't found in a Program anywhere else. Consider looking further into all the benefits that are available to you by visiting our Client Care Program link on our website at <https://elvilleassociates.com/clientcare-program/>. You can also join a webinar I'll be hosting on Wednesday, October 4th at 10 a.m. titled "Learn All You Need to Know about Elville and Associates' Client Care Program." Invitations for the webinar will go out in late July, or you can visit our "Presentations" page on our website to register!

Lastly, let's take just a minute to highlight a couple of the many benefits that come with Client Care Program membership:

[Family Heritage Video \(\\$950 value - free to members\)](#)

Members are encouraged to participate in their own archival family video production with the guided assistance of our audio-visual specialist at the firm. Members may express themselves and share whatever they want future family generations to remember -- their wishes for family, values important to them, old stories they want to pass down for



generations to come, and much more. There are no limits, and the creative possibilities are endless.

[MIDEO®\(My Informed Decision On Video\) Consultation and Card \(\\$300 value - free to members\)](#)

In the first-of-its-kind partnership in the country, Elville and Associates and The Institute on Healthcare Directives have partnered to offer MIDEO® (My Informed Decisions on Video) to our members. MIDEO® is a personalized card with your critical healthcare information on the front that also hosts by video and

accessible by a QR code scan your prerecorded wishes for resuscitation and other healthcare choices. By providing an accurate, up-to-date, easy to review video of you speaking, your personal MIDEO® card will accurately allow your wishes and choices to be carried out correctly by medical professionals.

Dr. Ferdinando Mirarchi, CEO and CMO of MIDEO Health, was a guest presenter on our Elville Webinar Series in April about MIDEO® and other healthcare subjects. His presentation was titled "Safely Navigating Healthcare and COVID with Your Living Will" and can be

found along with all of our other presentations on the firm's YouTube Channel.

For more information about MIDEO® and The Institute on Healthcare Directives, please contact me, visit www.institutehcd.com or www.mideohealth.com, or contact Dr. Mirarchi at mirarchiif@usacs.com or 814-490-6584.

To learn even more about the Client Care Program or how to become a member, please contact Jeff Stauffer, at jeff@elvilleassociates.com or 443-393-7696 x117.



The Elville Center for the Creative Arts – Bringing Students Together by Supporting Music Education

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



“Music does bring people together. It allows us to experience the same emotions. People everywhere are the same in heart and spirit. No matter what language we speak, what color we are, the form of our politics or the expression of our love and our faith, music proves: We are the same.”

John Denver

As the Elville Center for the Creative Arts looks back on the 2022-23 school year and the thought of the upcoming fall semester is like the faintest first light of the morning sunrise, the foundation of its mission remains the same as we work to “Make a Musical Difference in

the Lives of Children” each day.

How do we accomplish this somewhat daunting yet worthwhile to its core mission? The Elville Center provides student musicians 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, 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. 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, orchestral, or choral programs.

If you’ve ever thought about

getting involved and supporting the Elville Center, now is the time to do so!

Since our last newsletter update the Elville Center has donated over 80 instruments to our school music programs and organizations we support – a record number in a six-month timeframe! Just some of our many success stories of partnership and possibility are below. And, to reiterate – this would not be possible without donations from interested people like you who support organizations like the Elville Center!

Maryland School for the Blind

As I've mentioned before, it is always gratifying when we're contacted requesting support to help start a music program from the ground up. That is the case with the Maryland School for the Blind (MSB), as Mrs. Lynniah Hoffman, Music Director at the school, contacted the Elville Center requesting support in the form of donations of all types of musical instruments for its growing music program.

As stated on its website, the mission of the MSB is "to serve students with blindness or low-vision of all abilities from birth through 21 throughout their educational journey." MSB provides private educational programs to students in all 24 Maryland counties from birth to age 21 who are blind or low vision of all abilities. And, as we all know music can play a pivotal part in the growth of

those who have developmental disabilities.

Some very famous musicians have been blind over the years, including Stevie Wonder, Ray Charles, and Ronnie Milsap, to name a few. Ludwig van Beethoven also began to lose his hearing when he was 28 and was completely deaf at age 44.

The Elville Center was grateful for the opportunity to help this new music program and its student musicians and contributed eight electric guitars, four violins of varying sizes, two keyboards, two clarinets, and two trumpets. While Ms. Hoffman requested instruments in "fair condition," as is always the case every instrument the Elville Center donated was fully refurbished and in "excellent" and "like new" playing condition thanks to donor support.

The Annapolis Symphony Orchestra Sponsorship and Annapolis Symphony Academy

As the Elville Center continues 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, we continue to be amazed at the depth of breadth of the ASO and all it offers its community – through its Masterworks Concert Series and other musical endeavors throughout the year; to its commitment to education by way of its Concerts for Schoolchildren

Series; to hosting musicians in the classroom; and last but certainly not least, to its Annapolis Symphony Academy. The Symphony has a variety of music and educational programs for everyone.

"Music education is for all of us. Regardless of age, background or musical talent, we all benefit from these programs," said Jose-Luis Novo, Annapolis Symphony Orchestra Music Director. "Research clearly shows that music education programs prepare students to learn, facilitate student achievement, and develop the creative capacities for lifelong success. Beyond the academic and emotional benefits of music, we also believe in the restorative powers of music. In short, music improves lives, which is why the Annapolis Symphony Orchestra offers a broad spectrum of programs."

In July, ASO Concertmaster as well as the Annapolis Symphony Academy Founder and Director Netanel Draiblate will be stopping by our office to pick up five cellos and an oboe we have waiting for him to benefit the Academy. As you may recall, the Academy is the ASO's tuition-free youth orchestra the Elville Center's sponsorship supports on an annual basis. To say it is growing quickly would be an understatement! Last fall we donated 35 instruments to this very worthwhile endeavor and we will continue to put our full support behind it. For more information about the Academy please visit <https://>



Baltimore Classical Guitar Society President Asgerdur Sigurdardottir Drops Off Guitars Donated by the Elville Center to Maryland Hall in Annapolis

annapolissymphony.org/annapolis-symphony-academy/.

Over the past year, 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, and that will continue into the 2023-24 season. Be on the lookout for further information from me about additional free ticket offerings from the Symphony in the fall!

[Baltimore Classical Guitar Society](#)

The Baltimore Classical Guitar Society, which offers a groundbreaking "Guitars for Change" program for at-risk youths we've discussed in previous charity updates, has added a new program named "Guitars for Veterans." This new initiative is in collaboration with Perry Point VA Medical Center in Perry Point, Maryland.

The program provides veterans in its outpatient program with free acoustic guitars, lessons and accessories in a 10-week program. After the veterans

complete the 10-week course the guitars will be theirs to keep.

Along with the many classical (nylon-string) guitars the Elville Center has provided the Guitars for Change program over the years, we have begun offering acoustic (steel-string) guitars to the Guitars for Veterans program. I was fortunate to catch up with our good friend, president of the Baltimore Classical Guitar Society Asgerdur Sigurdardottir, and her husband, world-renowned classical guitarist Manuel Barrueco, in April and delivered



The Elville Center's Jeff Stauffer and Southgate Elementary's Tim Jessilonis Enjoy a Moment with the School's Newly Donated Instruments!

14 fully refurbished acoustic and classical guitars for the benefit of the Guitars for Change and Guitars for Veterans programs.

Every one of those guitars I delivered was a donation from an interested person such as yourself in the Elville Center! So, if you have a guitar you would like to donate to the Elville Center, we are actively looking for classical and acoustic guitars to benefit the programs mentioned above. As always, all donations made to the Elville Center are tax-deductible and I

provide tax donation letters to support your donations.

Yet another project of interest offered by the BCGS is the pilot Lullaby Project. During this program the Society paired teenage moms with Grammy-winning songwriters Cathy Fink and Marcy Marxer, and together they wrote personal lullabies for their babies. The pilot program took place in Annapolis with additional projects having taken place this past spring in Owings Mills and Essex. To view more about the

Lullaby Project you can watch a YouTube video about it here - <https://www.youtube.com/watch?v=Pxn6atNI9HI&t=5s>

Before moving on, I wanted to share one more item about the Guitars for Change program I mentioned before that is worth repeating. The following link is a performance by some of the program participants at a recent concert of the beautiful song "Remember Me" from the hit movie "Coco." Many of the guitars being used were donated by the Elville Center! I



A Sisters Academy Student Musician Plays a Trombone Recently Donated to the Academy by the Elville Center

encourage you to watch – it will be the best three minutes of your day! You can view it here -- <https://www.youtube.com/watch?v=vC-hKrbQmac>

Please consider donating to the Baltimore Classical Guitar Society! You can visit its website at www.bcg.org, or you can donate to the Elville Center so we can do more to support this outstanding arts organization!

Southgate Elementary School

It is always a great day when I get to visit with Mr. Timothy Jessilonis, Strings and Band Teacher at Southgate Elementary School in Glen Burnie. "Mr. J" as they call him at the school along with the entire office staff at Southgate have a positive, infectious energy that is palpable the second I walk into the school. They are friendly, inviting, and accommodating and I always feel at home there when dropping off donations!

With a fast-evolving music

program, Mr. J's students have many needs right now and that will continue with the energy he brings to the classroom. The Elville Center provided two trumpets, two trombones, two violins and two flutes along with a much-needed drum set. The Elville Center also provided several violin bows along with some boxes of clarinet and alto saxophone reeds for the program (music programs with young students go through reeds quickly – and they are expensive!).

Mr. J remarked after our visit, "Southgate appreciates the Elville Center's donations so much. Earlier this year, we had many students who were unable to access the music program at all, and some that were put onto instruments they weren't in love with playing. The donations from Elville have inspired many of our students to learn great practice habits which transfer to every part of their lives. We have a record number of rising 5th grade students going into middle school as musicians this year. Starting 6th grade in music, these students have a built-in group of friends. We have great footing to begin with another record year in Southgate band and strings thanks to the Elville Center. Thank you again!"

To that I would say – "You are very welcome, Mr. J! I will see you again in the fall and am looking forward to it!"

Monarch Academy in Annapolis

As I mentioned in our winter charity update, we have partnered with Monarch Academy in Annapolis for several years, and this International Baccalaureate® (IB) Primary Years Programme World School has a rather robust inventory of instruments thanks in large part to the Elville Center's support over the years. However, as is the case in most schools this past year, it has seen tremendous growth in its music program – my thought being

with schools returning to no masks across the board and a sense of normalcy there are no barriers to children wanting to participate this year (and many teachers have that same thought). Thanks to donor support, the Elville Center had specific instruments in its inventory needed by Monarch, which included several $\frac{3}{4}$ - and $\frac{1}{2}$ -size violins along with some full-size ones as well. We were also able to donate a much-needed saxophone, trumpet, and two excellent Pearl bell kits. Lastly, Instrumental Music Teacher Amie Brannon took me up on the charity's offer and received some boxes of clarinet reeds and strings for violins. You will probably believe it when I say 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!

Sisters Academy of Baltimore

Our relationship with Sisters Academy of Baltimore continues to run in high gear, and it's hard to keep up with these young ladies!

Ms. Alison Johnson, Music Teacher at the Academy proactively reached out to me in spring of 2022 regarding many, many needs for her growing music program. Its student musicians, whose primary focus under the guidance of the Academy is to "become agents of transformation in their families, communities and society," maintain a laser

focus on their education, which includes a "rigorous academic curriculum and holistic program that encourages each student's intellectual, social, physical, and spiritual development."

After replacing a set of Suzuki Chromatic ToneChimes this past fall along with about 15 other very specific needs for the Academy, this spring the Elville Center continued its work as we repaired six very important instruments with the help of our friends at The Band Shoppe in Catonsville and donated three violins, two trumpets, two flutes, two clarinets, and a saxophone. We look forward to seeing how far this music program can go with such talented students, a dedicated teacher, and an administration that understands the importance of music education! The Elville Center will be there with Sisters Academy every step of the way!

Germantown Elementary

The Elville Center continues its support of Germantown Elementary's band and strings programs. Over the past year these programs, under the direction of National Board-Certified Teacher Andrew Ritenour, have seen a significant uptick in its members, and according to Mr. Ritenour, "thanks to the generous donations from the Elville Center in the past, we were able to get almost every child on their first choice of instrument they wanted to play!"

With continued growth comes

continued needs, and the Elville Center rounded out Mr. Ritenour's instrument inventory with two alto saxophones, two trumpets, two flutes, and four violins of varying sizes along with several new violin bows and a new case for one of his existing violins.

"Germantown Elementary has benefited immensely from the efforts of the Elville Center for the Creative Arts. Through their efforts, Mr. Stauffer and his team have helped to place instruments into the hands of students who would otherwise be unable to participate," noted Mr. Ritenour. "The social and academic benefits to students who are involved in instrumental music are well-known, and the Elville Center for the Creative Arts has been a partner to our school to make these benefits a reality for many current and future students. We couldn't be more grateful to all who have supported the Elville Center and for the efforts of this team to help our students to experience a well-rounded education that is inclusive of the arts!"

The Columbia Orchestra

The Elville Center is once again proud to support and

sponsor the guest artists at The Columbia Orchestra's Family Holiday Concert and Young People's Concert during its 2023-24 season for a seventh consecutive year. This year's concert dates are still to be determined, but we are already looking forward to them and will be at The Jim Rouse Theatre in Columbia when they happen! Tickets can be purchased for all Columbia Orchestra concerts at www.columbiaorchestra.org.

The Elville Center for the Creative Arts needs your support to further its important work and help develop new relationships and further existing ones that are depending on the charity. Every one of the refurbished instruments, pieces of equipment, and supplies 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. A clarinet averages about \$160 to refurbish; a

saxophone - typically \$230; and a violin - \$130. This does not include new bows and cases we purchase to go along with the instruments being refurbished so they're like new for their new homes!

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 443-393-7696 x117 (Jeff's office line). 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.



MUSIC & ARTS



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



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:

Special Needs Trusts

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 Barbara Roddin at barbara@elvilleassociates.com, or at 443-393-7696 x149.

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- Estate Administration
- Asset Protection
- Taxation



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Estate Planning
Tax Planning



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Estate Planning
Elder Law
Tax Planning
Special Needs
Planning



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AND ASSOCIATES



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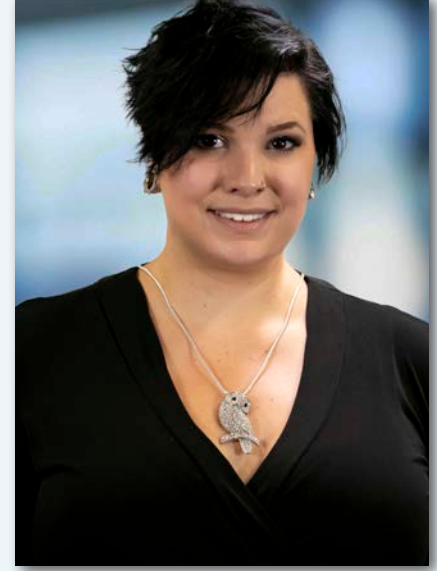




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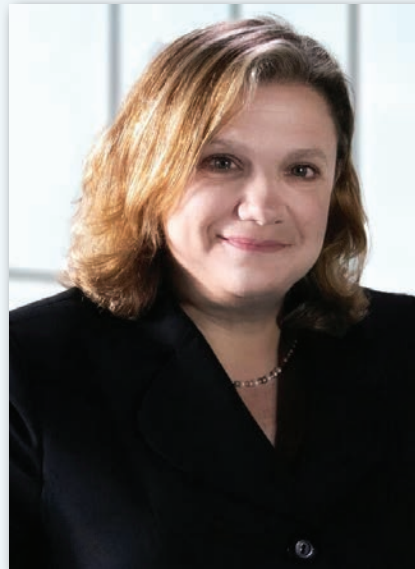
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Welcome to the Elville Webinar and Workshop Series!
The Elville Webinar and Workshop Series is offered on a recurring basis each month, featuring several presentations covering both legal and non-legal topics of interest. All are welcome to attend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

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. 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, are interested in Elville and Associates presenting for your organization or business, 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!

June 15th at 1:00 – Will vs. Trust-Based Planning/Disability Planning (in person at Lutheran Village at Miller's Grant) with Lindsay V.R. Moss

June 15th at 5:00 – Financial Exploitation: Frauds and Scams Targeting Seniors (in person at Busboys & Poets in Columbia) with Stephen Elville and in partnership with Andre Lingham of the Center for Elder Justice and Education

June 16th at 2:00 – Financial Exploitation: Frauds and Scams Targeting Seniors (in person at Riderwood Village) with Stephen Elville and in partnership with Andre Lingham of the Center for Elder Justice and Education

July 13th at 10:30 – Webinar: Estate Planning and Special Needs Trusts with Lindsay V.R. Moss

July 19th at 12:00 – Supported Decision Making for Loved Ones with Disabilities with Stephen Elville and in partnership with National State Head Injury Administrators

July 27th at 11:45 – Webinar: Trustee Selection and How to Choose the Right One for You with Stephen Elville and in partnership with Baltimore Washington Financial Advisors

July 28th at 10:00 – Webinar: The Essentials of Estate Planning and Elder Law with Stephen Elville

August 4th at 10:00 – Webinar: What Families Need to Know About Planning for a Loved One with Special Needs with Stephen Elville

August 9th at 11:45 – Webinar: Guardianship and the Alternatives with Stephen Elville in and partnership with Baltimore Washington Financial Advisors

August 16th at 10:30 – Webinar: VA Aid & Attendance – A Tax-Free Pension for Those That Qualify (The "Secret Benefit") with Lindsay V.R. Moss

August 23rd at 10:00 – Webinar: Estate Planning for the Surviving Spouse – Considerations, Recommendations, and Procedures with Stephen Elville

September 1st at 10:00 – Webinar – The Essentials of Estate Planning and Elder Law with Stephen Elville

September 6th at 11:45 – Webinar: Learn What Elder Law Attorneys Are Advising Clients in 2023 with Stephen Elville and in partnership with Baltimore Washington Financial Advisors

September 7th at 11:30 – Webinar: Understanding the Uses and Purposes of Irrevocable Trusts with Stephen Elville and in partnership with National Active and Retired Federal Employees

September 8th at 10:00 – In person presentation at Riderwood Village with Stephen Elville – Topic TBD

September 12th at 10:00 – Learn About Maryland ABLE Accounts and How They Benefit Your Loved One with Special Needs with Kelly Nelson of Maryland ABLE

September 13th at 1:00 – Webinar: Stephen Elville & Elville and Elville and Associates Present “The Advisors’ Forum” (Topic TBD)

September 15th at 1:00 – In person presentation at Lutheran Village at Miller’s Grant with Stephen Elville – Topic TBD

September 27th at 10:00 – Webinar – Legacy and Charitable Giving/Philanthropy with Stephen Elville

September 29th at 10:00 – Webinar – Understanding Estate and Trust Administration with Steve Elville

October 4th at 10:00 – Webinar – Learn All There is to Know About Elville and Associates’ Client Care Program

October 27 – Webinar: What Families Need to Know About Planning for a Loved One with Special Needs with Stephen Elville

November 4th from 8:30 to Noon– Elville and Associates’ Annual Client Event: “Asset Protection – Protecting Your Legacy and the Ones You Love” at Ten Oaks Ballroom in Clarksville

November 8th at 7:00 – What Families Need to Know About Planning for a Loved One with Special Needs (In person presentation at Howard County Public Library’s Central Branch) with Stephen Elville

December 6th at 1:00 – Webinar: Stephen Elville & Elville and Elville and Associates Present “The Advisors’



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 through counseling and superior legal-technical knowledge is the practical mission of Elville and Associates.

Elville and Associates -- Membership Organizations





Elville and Associates' Accredited Client Care Program

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."



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