



The Elville Benefactor

Estate Planning ▪ Elder Law ▪ Special Needs Planning ▪ December 2021

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





ELVILLE
AND ASSOCIATES



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

Welcome to our 2021 holiday newsletter!!!

Season's greetings to all our clients, client families, referral partners, professional advisors, and all those persons who assist with and support our work here at Elville and Associates day in and day out! I hope that this "holiday" newsletter finds you and your family well, healthy, happy, and looking forward to the continuing holiday season and coming New Year. In this new edition of The Benefactor, you'll find many articles and topics of interest that our attorneys, staff, and guest contributors have worked hard to bring you. As we traverse the continuing challenges and unpredictable changes of the COVID-19 era, I want to say and extend a heartfelt thank you for your relationship with Elville and Associates, P.C. I'm wishing you and yours all the very best during this end of 2021 holiday season and wishing you the very best of the holiday season as we look ahead to 2022! Now, please relax and enjoy this edition of the Elville Benefactor.

Fall/Winter 2021

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End of Year 2021 Tax Legislation Update – The Eagle Has Not Landed (But The Geese Have)

Stephen R. Elville

Managing Principal and Lead Attorney
Elville and Associates, P.C.

Here on the east coast when a hurricane or tropical storm is first identified in the Caribbean Sea or Gulf of Mexico, what do we do? If you are like my wife, you know about this immediately because like her, you're on top of the weather situation at all times, you read about weather daily (if not more frequently), and you even watch the Weather Channel as you (and they) ask the obvious but unspoken question: is this the big one that's going to develop into a large storm, track up the coast or possibly an inland route, and have a tremendous effect on me, barreling straight into Maryland causing massive flooding, power outages, lines at grocery stores, property damage, or worse? Or, if you are like me, you often hear about weather through osmosis as you go through your busy daily routine, and you ask the same unconscious question about the potential for a looming disaster. But you tell yourself - it won't happen; it never does; the experts are very often wrong; that you've been through these false alarms before and they're all such a waste of time, energy, and resources; and that it's best

to just act as if it won't happen (like many of the Maryland snow predictions), and you go about your business as usual until it becomes painfully obvious that the thing is, as we used to say in the seventies, "for real." So which approach is better? It may be hard to say because there are so many variables. But two things are clear in this sea of clouds: (1) there is great uncertainty in predicting the weather; and (2) no matter what philosophy or approach you subscribe to, you may end up being right or wrong depending on actual events that are completely beyond your control. Well dear reader, your correspondent here and Elville and Associates, along with the entire estate planning and tax planning community across the country of which we are a part, have done our best to keep you informed over the past twelve months about the tax legislation winds of change on Capitol Hill. Beginning with Senator Sanders' For The 99.5% Act, to Senator Van Hollen's Step Act, to President Biden's American Families Plan, through the doldrums of the summer of 2021, to the



seemingly definitive September 2021 House Ways and Means Committee draft legislation, through the maelstrom of October and Senator Wyden's out-of-the-box ideas, and then beyond the surprising election results of early November and the resulting stasis, it now appears that the Fall 2021 political hurricane season has produced nothing more than cooler temperatures and no real direction about new tax legislation to speak of, with nearly all of the major proposals, conjecture, negotiations, and impending changes on ice.

So what do you do if you were ahead of the curve, dedicated and in touch with all of the information available to you these many months, a good and faithful student and steward of your estate, tax, and financial planning, now that the impending legislative storm



has not (yet) happened by near end of calendar year 2021? In short, you congratulate yourself. And if you were not only ready and informed, but you took proactive steps to implement appropriate planning strategies based on your particular needs, then I encourage you to accept that you did the right thing based on the information you had available to you and the relative risk of not acting. Why? Because is there any reasonable doubt that significant changes are going to eventually come (even though they have not (so far) come as predicted by end of this year)? For example, the current federal estate tax, gift tax, and generation skipping transfer tax exemption amount is \$11.7 million per person. But this huge (temporary) exemption amount is slated to be reduced by law (unless changed by congressional action) to \$5 million per person, adjusted for

inflation, by January 1, 2026. If and when this happens, is it not reasonably predictable that in the next legislative session to follow, that Maryland will also lower its current \$5 million per person state estate tax exemption? And with the huge deficits caused by the COVID-19 disaster and all the serious talk (and eye-popping proposals) about eliminating the cost basis adjustment at death, limiting the use of grantor trusts, and much more, and the relatively recent passage of the SECURE Act that accelerates income taxation of retirement plan assets for the vast majority of Americans, is there any reasonable doubt that the federal government is looking for ways to significantly increase revenue? So dear reader, have no doubt about what you did to be proactive, and know that all of your work to board up your estate, tax, and financial planning windows, buy

emergency water and supplies in the form of studious and careful consideration of the political shifts brought about by the new Biden Administration since January 2021, and build a wall of planning sandbags around your estate, was the right thing to do for you. Do not be discouraged and know that the political weather developments are not over but remain ever-changing on the radar.

For those of you who ignored most of the political tropical depression of 2021 either because you are numb to politics (and who can blame you); or you generally do not believe that this Congress can get things done; or you just don't react to political storm predictions until they become perfect storms or the path of the storm is one that will be a direct hit, then as your correspondent



I say the following: the most you may be able to do now is watch for political black ice and make sure that you salt your porches, decks, walkways, and driveway to keep yourself and others from slipping during this political deep freeze by (a) continuing to stay abreast of potential changes in the laws; (b) keeping in touch with your financial and tax advisors; (c) remaining consistent in your estate planning annual or bi-annual updates; and (d) if you are not a Member of Elville and Associates' Client Care Program (CCP), be sure to join so that you are committing in a partnership-type relationship to a predictable and repetitious review of your estate plan, continuing client legal education for you and your family members and fiduciaries, and social connection with other like-minded persons who, like you, are committed to excellence in their legacy planning.

In closing, I welcome you to our Fall 2021 Edition of the Elville Benefactor, and I encourage

you, whether you are a current or past client of Elville and Associates, a professional advisor or referral partner of our law firm, or a prospective client who is interested in establishing a new relationship with a progressive estate, elder law, and special needs planning firm, to always remember that client and family (and advisor) continuing education is the key to planning success by and through an intentional process. Whether you were proactive in 2021 concerning the never-ending tax legislation discussion or not, the fundamentals of estate planning never change – individuals and couples need to plan for incapacity; appoint financial and health care agents; make health care decisions and understand health care decision making policy; plan for death by providing for spouses, minor children, grandchildren, nieces and nephews, and others; appoint guardians for minor children and persons with disabilities; protect assets for at-risk beneficiaries; address tax ramifications; satisfy

charitable or other specific goals; facilitate wealth transfer; address long-term care issues; and more. Don't be discouraged or dissuaded by the ever-changing political forecast. And regardless of whether you are like my wife, and always at the forefront of news and weather events, or like many of us who keep an umbrella in the car just in case it rains, Elville and Associates is here for you to engage with you in a process-driven partnership-type relationship to address, in the highest and best ways possible, the atmospheric changes and developing currents in our world, be they political, social, economic, or health-related, in coordination with your planning team of advisors.

Wishing you a wonderful Thanksgiving and holiday season,

*Stephen R. Elville, J.D., LL.M.
President and CEO of Elville and Associates, P.C.*

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

As we approach our 11th anniversary, much has changed over the years; however, our foundation of providing education and counseling as we create solutions to our clients' needs using the best legal-technical knowledge available will 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 strive to 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.

As 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), and innovative programs, 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."

As a client or advisor who understands our commitment to outstanding service and our "Caring for Clients" model, we'd look forward to meeting 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 complements 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



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

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

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

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

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



Modified Administration – Expediting the Closure of an Estate

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

In general, the administration process can seem quite tedious and lengthy, especially since it comes at a point in time that is already very difficult for the people involved. As an attempt to simplify this process as much as possible, the Maryland legislature enacted a statute in 1997 to create the abbreviated procedure known as “Modified Administration.” This novel procedure was codified in Estates and Trusts §§ 5-701–5-710 and is one statutory step closer towards limiting the role of the Register of Wills and the Orphans’ Court in the administration of some estates. However, its application is somewhat limited and only applies in the administration of selected estates. When applicable, it is a great tool to expedite the administration process as its focus is on the prompt closure of an estate and distribution of assets.

Everyone’s first question is – “Which estates qualify for modified administration?”

In order to be able to proceed under modified administration, certain qualifications must be met. If the decedent is

testate (passes away with a valid will), all of the residuary legatees named under the will must be individuals or entities exempt from inheritance tax. If the decedent is intestate (passes away with no will), all of the heirs at law must be individuals or entities exempt from inheritance tax. Individuals and entities who are exempt from inheritance tax can be found under § 7-203 of the Maryland Tax – General Article. In addition to being exempt from inheritance tax, all residuary legatees and heirs at law must also consent to a modified administration. A notice of consent must be filed with the Register of Wills in order for the estate to qualify.

If a residuary legatee is a trust rather than an individual person, as commonly seen in what is known as a “pour-over will,” under the current law one would look to the beneficiaries of the trust to determine if each individual or entity is exempt from inheritance tax. If each beneficiary under the trust is exempt from inheritance tax, the estate is eligible for modified administration. The identity of the trustee of said trust is



not considered and will not hinder the estate’s eligibility for modified administration. This was not always the case, as it was not until the 2013 statutory amendment that the identities of the trustees were left out of the equation.

The personal representative of the estate is not limited to any specific class of persons, as the residuary legatees or heirs at law are. There is no requirement that the personal representative must be a residuary legatee or heir at law, nor is there a requirement that the personal representative be exempt from inheritance tax. Note that under a will, only the residuary legatees must be exempt from inheritance tax. This does not include specific bequests. Thus, the existence of specific bequests to friends or relatives who are subject to inheritance tax will not curtail an estate’s eligibility for modified administration.



Additionally, to qualify for modified administration the estate must be solvent, meaning the estate's assets exceed the estate's debts. There must be sufficient assets to satisfy all testamentary gifts under the will of a testate decedent.

Your next question may be – “How and when do I elect modified administration?” An election for modified administration must be filed by the personal representative of the estate within three months of the date the personal representative is appointed. It does not matter how long after the decedent's passing the estate is opened. The three-month time period will only begin on the date the personal representative is appointed by the Register of Wills (in other words, the date the Letters of Administration are issued). It is important to note that there are no exceptions to

this three-month time period as no extensions of time will be granted. If an election for modified administration is not made by the three-month deadline the election will be barred.

It is a prerequisite that the estate be opened and the personal representative be appointed before the election for modified administration can be made. Thus, the election is not part of the initial petition for probate. However, the election may be filed simultaneously with the petition for probate if so desired. The election can be viewed as consisting of two separate parts, or rather two separate forms. The election form itself must be filed within the three-month time period, and the consents of all residuary legatees or heirs at law, as mentioned above, must be filed within the three-month time period as well. If the election is made by the

three-month deadline, but the consents are not filed by the deadline, the election will not be considered valid. If at any time an interested party objects to the modified administration, it will be revoked and the administration will revert back to the administrative probate process.

Now that you have determined whether an estate qualifies for modified administration and how to make the election, your next question may be – “What do I have to do under modified administration and how long is the process?”

Under a modified administration, the only documentation that is required to be submitted to the Register of Wills is a verified final report. The final report must be filed within 10 months from the date of appointment of the personal representative. Thereafter, final

distribution of the estate can occur within 12 months of the appointment of the personal representative. Failure to file the final report by the deadline will result in the revocation of modified administration, and the administration will revert back to the administrative probate process.

The duty to report to the Register of Wills under a modified administration is limited extensively in comparison to the administrative probate of a regular estate. Under the administrative probate of a regular estate, the personal representative is required to file an inventory and an information report with the Register of Wills within three months of the appointment of the personal representative. Thereafter, within six months of the inventory and information report being filed, a first accounting is due to the Register of Wills. The first accounting could be a first and final accounting, or it could be an interim accounting with additional accountings due every six months thereafter. It is not until after the final accounting is submitted to the Register of Wills and approved by the Orphans' Court that the final distributions of the estate may occur. Modified administration abbreviates this process immensely by substituting the inventory, information report, and accounting(s) with the simple requirement of a final report. Additionally, a final report is not nearly as extensive or detailed as an accounting may be.

However, under a modified administration, an interested party may request that a formal inventory and account be provided to all interested persons. If such a request were made, the formal inventory and account would not be required to be submitted to the Register of Wills, it would only be required to be provided to the requesting interested person. Additionally, such a request would not defeat the modified administration election. Under a modified administration, it is possible to extend the 10-month deadline for filing the final report if needed. With the consent of the personal representative and each interested party, the 10-month deadline may be extended by 90 days if the extension request is filed within the initial 10-month period.

Now you may be asking – “What is a final report?”

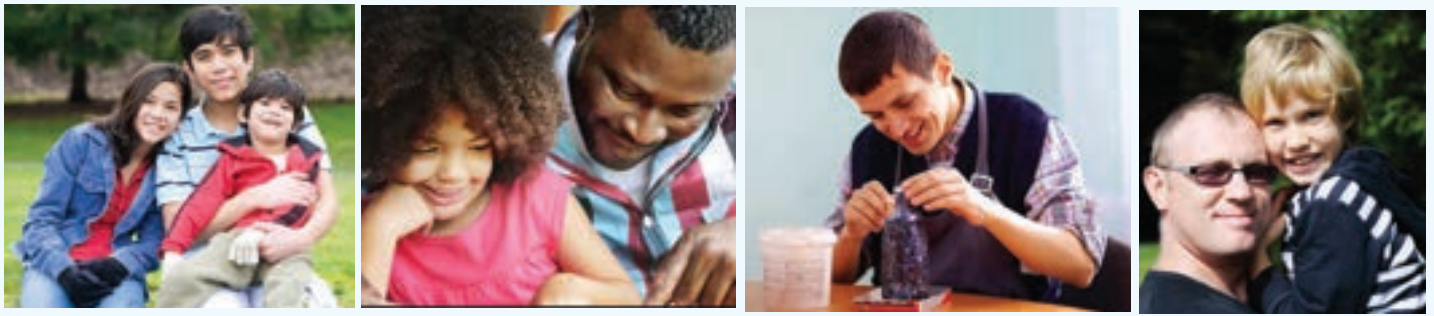
The intention of the final report is to provide the Register of Wills with just enough information necessary to assess the statutory probate fee and the inheritance tax, if any may be due from specific bequests. The final report consists of a Schedule A, Schedule B, and – you guessed it – a Schedule C. Schedule A lists all of the estate assets as of the date of death, along with the corresponding values. Schedule B lists all payments and disbursements, which may include any debts, taxes, funeral expenses, administration expenses, etcetera. Lastly, Schedule C calculates the net estate and

lists all final distributions that are to be made.

The underlying basis for modified administration is a sense of trust between the personal representative and the residuary legatees or heirs at law. The parties are essentially agreeing that there is no need for the Register of Wills and the Orphans' Court to keep a close eye on the administration of the estate as they do under administrative probate. Rather, everyone trusts that the personal representative will administer the estate fairly and accurately. If your estate qualifies for modified administration, I highly recommend utilizing this tool to simplify the administration process to make already difficult times a little easier.

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

SPECIAL NEEDS PLANNING AT ELVILLE AND ASSOCIATES



The special needs planning attorneys at Elville and Associates work with 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

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

Fiduciary Services

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



Medicaid Home and Community-Based Services in Maryland – An Unfolding Tragedy? The Doors Are Falling Off

Stephen R. Elville

Managing Principal and Lead Attorney
Elville and Associates, P.C.

As children many of us rode in station wagons with our parents - some in station wagons with *wood trim*. Yes, whether you *rode* in one of these wagons or not, you saw them and you remember them. I was reminded of this recently when a client told me he was restoring an old pickup truck with exterior wood panels. That really piqued my interest. I then remembered admiring these wood-plated vehicles during my teenage years, especially the Jeep Cherokee version, and thinking to myself how awesome they were and how owning such a vehicle would be the real thing, the ideal thing. Then, years later, I remember seeing some of these vehicles again and being astonished at their appearance. The wooden panels (or faux wood) didn't seem to have worn well (without being garage kept or restored), and in short, most of these *wooden vehicles* had aged badly. Not only were they exhausted as to their life expectancy (lifetime use and utility), but they were also literally rotting from the *outside in*. Alas, the fate of the wooden station wagon of our youth is a metaphor for many

things, including the subject of this Article, Medicaid Home and Community-Based Services in Maryland. If you are interested in furthering and significantly bettering Maryland's delivery of these non-optional and vitally important services to its older adults and people with disabilities and their families, please read on.

FADE IN: INTERIOR - WOOD-PANELED 1972 STATION WAGON; CHILDREN

"Dad and Mom, are we there yet?" Well, I'm sorry to say dear reader that regarding Home and Community-Based Services in Maryland the answer is still *"no"* after all these years. We are most certainly not *"there"* yet, especially regarding the Community Options Waiver for older adults in Maryland. In fact, we are so far from being where we should be, where we want to be and ought to be, that the old saying of Captain James T. Kirk of the Starship Enterprise comes to mind: *"We....have (long pause).....a problem"*. And (unfortunately) Lieutenant Commander Scott (Scotty) cannot beam any of



us up. If you've read on, I know you won't want me to parse words, so I won't. This means that some of us could and likely will *"die or live"* based on what we as the citizens of Maryland *"do"* or *"don't do"* about this issue. Now I would agree with you if at this point you were to ask yourself if the Principal of Elville and Associates has "gone off the rails". But stick with me for a moment before you put down this article in disgust and answer your next text message. Please know from the outset that this is not a political rampage or uncontrolled rambling I am embarking on. Neither this writer nor Elville and Associates take political positions in *The Benefactor* or in any other activity relating to the law firm. What this article *does* represent is the end of my long-suffering patience, and for that I apologize to all of you in advance. So, what am I



talking about here? Thank you sincerely for reading on - I'm describing the current situation as it relates to Maryland's "look the other way" treatment of older adults and people with disabilities who *need* Medical Assistance long-term care benefits in their homes and in assisted living facilities across the state, which is, in brief, *shortsighted, inconsiderate, bordering on inhumane, inefficient, wasteful, and punitive*. Strong words yes, but as mentioned above, my patience has come to an end. Now to the substantive information.

Older adults want to stay in their homes. This is well-known and accepted. And we also know that during the continuing COVID-19 crisis nursing homes were and continue to be very risky places to be (by the way, they always have been). Yet access to

Home and Community-Based Services is limited in Maryland, especially for those persons in lower income brackets and with few assets – the persons who need these services the most. *Why* does this situation exist? Because the federal government does not require states like Maryland to provide home and community-based services on a broad scale, although federal law does require states to fund and provide unlimited access to long-term care skilled nursing care (nursing home care). *What* does "limited" mean in this context? At the time of this writing, as of November 2021, there are over 21,000 people on the waiting list for Maryland's Community Options Waiver. Let's circle back briefly to the previous couple sentences. Because Maryland is required by the federal government to provide full coverage of long-term care

skilled nursing services *in a nursing home* (long-term care Medical Assistance), this means that if a married couple or a single person meets the level of care, citizenship, income, and asset requirements, Medical Assistance will pay for the cost of care to the extent that the patient is unable to do so. ***Conversely, the problem in Maryland for older adults, and the thrust of this article, is that Maryland will not pay for in-home care or assisted living care (care where an individual requires an assisted living level of care) except on a very limited basis.*** This means that the cost of in-home care and assisted living care is basically *private pay* in Maryland. *How* is this issue one of such magnitude (as I have asserted above) that it is a matter of life and death? For the reason that when a disabled spouse or other family member is faced with the

prospect of transitioning from an independent living situation (either in a home setting or in an independent living community) to assisted living due to a change in the person's level of care, ***the financial considerations of how that care will be paid for more often than not take precedence over the actual care needs of the person and what is in that person's best interests.*** I urge you to read the preceding sentence again, and then once more. *This* is where we are and where we have come in the treatment of our aging population. In a broad sense, this could be considered a *human rights issue*.

In the past five years, I have witnessed several clients live beyond 100 years of age. One person lived to be 105. Many of these individuals were able to age in place, either in their homes, or in top-of-the line assisted living facilities. They had the financial wherewithal, family support, or both, to live out their days with dignity, comfort, and security. Does it not follow that many more seniors and other people with disabilities who are citizens of Maryland should have more robust access to home and community-based services, especially when studies show that after an initial cost-intensive period that the long-term result will be cost savings to the state of Maryland? Can the Maryland General Assembly continue to ignore that Maryland *continues to be* one of the worst places to live in the United States for Home and Community-Based

Services? *Unfortunately, they could.* Can we call ourselves a just society when our older adults and other persons with disabilities suffer from a lack of access to broad-based Home and Community-Based Services year after year? *Arguably, no we cannot.* It is important to note that by way of this Article, I am letting our readers know that the best, brightest, and most dedicated minds of the Maryland State Bar Association's Elder and Disability Rights Section Council, the National Academy of Elder Law Attorneys (NAELA), and others, have taken on this issue and presented both the *great need* and the *positive fiscal cost analysis* to the Maryland General Assembly largely *without success*. This situation is unconscionable and cannot stand where costs of care continue to increase, the need for care and care options continues to expand, the COVID-19 crisis continues and institutional long-term care settings place residents at great risk, *health care decisions continue to be made, by necessity, based on a financial ability to pay basis rather than what is best for the individual's health and care*, and most egregious and inexplicable, even Maryland's existing Community Options Waiver slots are not fully funded.

Truly change is needed and accountability to the public, above and beyond the influence of a strong nursing home lobby, needs to take precedence over short-term thinking. Residents

of Maryland should not have to be counseled by their attorneys that they may need to move to another state to receive these services. Truly we are at a critical juncture so that justice for our aging population can become a reality. Fortunately, we know that if the *will* of the people is strong enough, change will occur. Maryland state government and the Maryland General Assembly should not and cannot be left unchecked to say to its citizens what our parents and grandparents said to us all those years ago: *"No, we are not there yet, and don't keep asking; I just told you 15 minutes ago; don't ask again."* The doors are literally falling off an old system that no longer works in Maryland, and it's time to remove the rotting wood panels on this health care station wagon that lost its appeal, and its utility, years ago.

If you would like to know more about Home and Community-Based Services in Maryland and what you can do to support change for Maryland's older adults and persons with disabilities who need access to Home and Community-Based Services, please contact Stephen R. Elville at steve@elvilleassociates.com; or via telephone at 443-393-7696 x108.



The Impact of COVID-19 and Remote Access on Civil Litigation and Guardianships

Duncan Scott Keir
Associate Attorney
Elville and Associates, P.C.

As a civil litigator who has spent his career representing clients before the Maryland State Courts it is clear to see the impact the COVID-19 pandemic has had on the routine administration of this institution. Beginning on March 16, 2020, when Judge Barbera, the Administrative Judge for the entire State Court system, first issued the first Administrative Order on Statewide Judiciary Restricted Operations Due to the COVID-19 emergency, the Courts have labored to find new ways to implement the administration of their daily dockets. Many of these methods are now very familiar, especially the use of Zoom and other video conferencing platforms.

As it has with all of us, the COVID-19 pandemic has meant a lot of changes for civil litigants and attorneys. Delays of course were some of the most immediate repercussions. Cases that usually would take a year took three. I had several divorce cases that were close to trial when the pandemic hit which ended up being pushed back for another year. Not

only were there delays with scheduling, but also relating to the clerk's office. Where many attorneys and staff used to have some idea of who to call to get a specific question answered, or to hopefully push forward a particularly sensitive matter, we could no longer get in touch with anyone. It was like not knowing how to do your job anymore. When clients would ask about timelines, I had to admit that I did not know. But like everyone else, as time marched forward, so did the Court. Routine hearings, preliminary matters, and uncontested matters were set via Zoom or other video conferencing platforms. At the beginning, we got to see judges in polo shirts sitting in their kitchens, and I for one started to see the benefit of transitioning to remote operations for many types of matters.

Guardianship cases are a clear example of the benefit of remote access. When clients file a guardianship case for a loved one that is uncontested – when no one objects and all stakeholders support the petitioner as guardian – the final

hearing is typically succinct and a routine affair. Pre-COVID, parties would drive to whatever county Circuit Courthouse, meet their lawyer there, wait around – sometimes for hours – as the Court worked through its docket and eventually spend five minutes answering a few questions before leaving with its Guardianship Order and a word of support from the bench. The whole matter could take hours – for which I am obliged to bill. Now, the uncontested guardianship matters are set via Zoom. In fact, while in the past I typically attended several guardianship hearings per month, I have not attended one in person since 2019. Now, the parties can sit in their homes or offices while they wait to be called. I can stay at my desk and work on other matters right up to the time our case is called. This means the client gets charged less for the same work, and I have more time to attack my caseload.

In addition, the parties often significantly benefit from a remote hearing because it allows them to maintain their presence in their home during



the proceedings. When a guardianship petition is filed, the Court appoints an attorney for the alleged disabled person (the "ADP"). This is done in every case. Court-appointed counsel meets with the ADP and ascertains their wishes, represents their interests, and often acts as their spokesperson as the case moves forward. If the ADP does not want the guardianship, their counsel can object, ask for a jury trial, or otherwise advocate on their client's behalf. However, most guardianships go uncontested. Parents file guardianships of their disabled children who have turned 18, and adult children file guardianships over their elderly parents who have lost the ability to care for themselves. In most instances, the need for the guardianship is clear, the petition is well supported by credible medical professionals, and the court-appointed counsel is in agreement that the petitioner should become the guardian.

Many of the petitioners are also the primary caretakers for their disabled loved ones. Oftentimes, the ADP is not able to be left alone, and many families struggle to find alternate caregivers while they are out of the home – such as for a court appearance. The advent of the remote hearing has relieved many caregiving petitioners by allowing them to participate as required by the court in a streamlined and practical way – while remaining present in the home. It also allows for the ADP to have greater access to the proceedings. By simply sitting next to the Petitioner at the hearing the ADP can view the proceedings, comment as desired, and otherwise be part of the process.

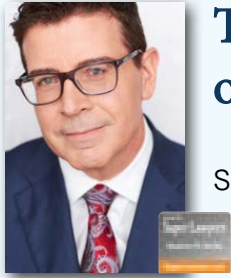
Some petitioners have found benefits in the totally opposite situation. Many times, especially in the case of a Petitioner who is the child for an elderly or otherwise infirm parent, the parties do not live in the same house – or even in

the same state. In the past, an out of state petitioner would have to travel to Maryland for the five-minute hearing. This situation created an enormous burden on many, including time off from work, travel expenses, and the temporal relationship between the time spent in court and the time and expense of travel created a hardship. Further, the Petitioner may themselves have physical ailments which make travel very challenging. The remote hearing has erased many of these issues, causing greater efficiency, lower stress and cost, and allowed for the more efficient administration of these meritorious proceedings.

Attorney Duncan Scott Keir leads Elville and Associates' litigation department, addressing matters ranging from fiduciary and civil litigation to guardianship and contract real estate.

Mr. Keir's professional career reflects a commitment of excellence in representing clients both in and out of the courtroom along with developing key strategic partnerships. This commitment molds well with Elville and Associates' ideals of client education, ongoing collaboration with its clients and partners, and compassion in working with clients and their families.

Mr. Keir may be reached at duncan@elvilleassociates.com, or at 443-393-7696 x125.



Ten Things to Look for in an Estate, Elder Law, or 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 latest in **contemporary** estate planning ancillary solutions for "complete" estate planning.



What Plan Is Best For Me: Last Will and Testament or Revocable Living Trust?

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

In initial consultations with clients, one of our main goals, among other things, is to determine which type of estate plan will best suit a client. The two main types of estate plans are a Last Will and Testament or a Revocable Living Trust. Once we determine which estate planning tool would best meet a client's needs, we further customize and build on the plan based on the client's current assets, goals and needs. Not every estate plan is alike and designing an estate plan can become overwhelming for a client – that is why we as attorneys are here to advise each client in a direction that will best suit their needs!

Most people are familiar with what is called a Last Will and Testament. A Last Will and Testament is a document that dictates what you want to happen with your assets and property at death as well as who you want to handle your affairs (your personal representative). It is only relevant to assets that do not contain a beneficiary designation and that are not jointly owned with a spouse or third party at death. If

you own assets jointly with a third party or own assets individually but said asset contains a properly completed beneficiary designated (such as life insurance, 401(k), IRA, etc.), then at death your assets will be owned solely by that person.

A Last Will and Testament controls assets that do not fall into the category of being jointly owned or beneficiary designated and is therefore considered an individually owned asset with no beneficiary designation. In order for said asset to go from a deceased individual owner to the person meant to inherit the asset (the inheritor), it has to go through what is called probate. Probate is a court process of administering someone's estate which has to take place when there is an asset with no living owner and no designated beneficiary. If probate occurs, then the court will inquire as to whether the decedent has a Last Will and Testament which the court will rely on when administering the probate estate. Through this process your documents are open to the public to view at any time.



The administration process associated with a Last Will and Testament can take up to nine months, sometimes more depending on the size of the estate. It involves opening an estate with the Register of Wills Office, the probate process, which includes the filing of an inventory outlining what assets are part of the probate estate and allowing time for claims from any possible creditors who you may have owed money, as well as a filing of an accounting to display to the Register of Wills what is taking place inside of the estate. There are also costs associated with probate with the primary cost being payments to the probate court to process your documents, having to pay for professional assistance in filing final tax returns and even retaining the assistance of an attorney to assist with the probate process.

In some cases, clients wish to avoid probate. Many people have aversion to dealing with the court, the administration



process or do not wish to have their documents open to the public eye. When an individual is motivated to avoid probate – that is when a discussion regarding a Revocable Living Trust plan occurs.

A Revocable Living Trust is essentially a substitute for a Last Will and Testament, and it accomplishes the goal of avoiding probate. It does not give asset protection or avoid taxes unless further estate planning is conducted. A Revocable Living Trust is similar to a Last Will and Testament in that it is an estate planning tool that designates the distribution of your properties and assets at death and the person(s) you wish to take care of the administration process (your successor trustee(s)). However, unlike a Last Will and Testament, a Revocable Living Trust comes into existence the moment it is created and is therefore relevant during life and at death. While you are alive, you are the grantor,

initial trustee and beneficiary of your Revocable Living Trust and although your assets and properties will be aligned to the trust, you still have the ability to change anything in regard to your tax filings and have control over your money or ability to sell your properties – you are free to do whatever you want with your assets. Another way to view a Revocable Living Trust is as a “contract” that you sign and enter into with yourself as the initial trustee. You can change the terms of the “contract,” revoke it, restate it and amend it.

After a Revocable Living Trust is signed, we help you through a process called asset alignment, where our firm carefully reviews your assets and properties with you and ensures that certain assets and properties are properly titled to be owned by your Revocable Living Trust. While alive, there are two ways in which your assets will be held when doing a Revocable Living Trust Plan:

1. Inside of your Revocable Living Trust where we help you change the owner of your assets and property, including but not limited to: your properties, cars, savings accounts, and Tangible Personal Property (jewelry, furniture, etc.).
2. Outside of your Revocable Living Trust which includes your beneficiary designated assets, such as your 401(k)/IRAs and life insurance.

Asset alignment is a very important part of Revocable Living Trust planning. Signing a Revocable Living Trust in combination with asset alignment is what avoids probate. If this process is not conducted, then a client is essentially creating a more enhanced and expensive Last Will and Testament that will have to go through probate. Since assets will be owned by the Revocable Living Trust and not by an individual, there will not be anything required to go through probate and there will

be no court involvement.

At your death, your Revocable Living Trust will become irrevocable and your successor trustees who you have named within the document will privately carry out the terms of the trust.

The reality is there is going to be cost and effort with either plan. With a Revocable Living Trust, the cost and effort are upfront so that there is less cost and effort at death, as there would be with a Last Will and Testament. A Revocable Living Trust is seen as being more streamlined and cost-effective in the long run than a Last Will and Testament with the court process of probate. The additional cost upfront for a Revocable Living Trust is attributed to the complicated process associated

with a Revocable Living Trust which requires more work and effort during life so that in turn there will be less cost and effort required by your designated successor trustee at your death.

A Revocable Living Trust might not be the best option for everyone at this time, which is completely understandable. Our job is to advise clients what we believe is best for each individual or family. With that said, estate planning documents are not meant to last forever and should be reviewed frequently as assets, the people in our lives and Maryland law are forever changing. No matter what plan you decide on, our firm always ensures that your assets will flow properly during life and upon your death through your estate plan and that your documents, a Last Will and

Testament or Revocable Living Trust, will best suit your estate planning goals and needs.

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.

Waypoint Trust Group®

Attorneys within Waypoint Trust Group®, a division within Elville and Associates, P.C., serve as Trustee/ Co-Trustee of Trusts of all sizes, including Trusts with assets below corporate trustee minimum requirements, Irrevocable Life Insurance Trusts, and Special Needs Trusts

Our Attorneys also serve as Trust Protectors

In addition to serving as Trustee and Trust Protector, Waypoint Trust Group offers the following services to individual and corporate Trustees:

- 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 Trust Group and its services, please contact Stephen Elville at steve@elvilleassociates.com, or 443-393-7696.



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



Stay Tuned for the Elville Center's New Website
Designs, Innovations, and Branded Merchandise!
– Details Forthcoming! –



Championing The Voices – A Documentary Film by Stephen Elville Volunteers Needed

Stephen R. Elville

Managing Principal and Lead Attorney
Elville and Associates, P.C.

Championing the Voices

(hereinafter referred to in this brief article as “the film” and/or “CTV”) is a documentary and instructional film currently in production by Elville Studios, LLC about Supported Decision Making (“SDM”), the concept that persons with disabilities can (and should) make their own decisions and self-determine their own lives to whatever extent is possible, provided they have the support to do so. This film had its genesis several years ago after I met and participated in a joint presentation with Megan Rusciano, an attorney with Disability Rights Maryland, at the ARC of Frederick. Megan is a tremendous advocate for persons with disabilities who previously worked in British Columbia where SDM is part of the legal and societal fabric. Megan’s presentation at the ARC, introducing the SDM concept, including SDM as an alternative to guardianship, inspired me to launch the production of CTV, initially as a tool to assist Megan in her efforts to influence the public and eventually the Maryland Legislature to pass an SDM

bill (at the time, SDM was law in only these handful of states: Alaska, Indiana, Texas, Wisconsin, Delaware, and the District of Columbia), and now (post-COVID-19) as both an educational and promotional tool for legislative passage of an SDM law in Maryland, and as an important instructional expose about the full and complete benefits and broad application of SDM. Although the COVID-19 disaster temporarily stopped the production of CTV after pre-production began in 2019 and actual filming started in early 2020, production of CTV resumed this fall.

The reason(s) for this article and urgent call for volunteers is as follows:

(1) SDM now appears to be closer than ever to being passed into law in Maryland (mainly due to the dedication and herculean efforts of Megan). New draft legislation is being finalized for consideration in the 2022 Maryland General Assembly Legislative Session;

(2) Megan’s concern is not only about passage of a new



SDM law (the important first step), but that after passage the legal application of SDM not be “pigeonholed” or limited in practical application due to a lack of education on the part of the public, banks and other institutions, attorneys, courts, facilities (more), and instead that the SDM concept, to whatever extent contemplated by the new law, be broadly applied in all its intended aspects, so that SDM’s promise and potential for the highest and best use and benefit for all persons with disabilities be realized;

(3) With SDM’s new momentum in Maryland (there is sponsorship support for the new Bill, support in the Maryland Judiciary, and new legislative passage of SDM laws across the U.S. in other states) there is increased urgency for completion of CTV. This will involve the following (list not exclusive): continued fundraising and promotion of the film; project management,



including scheduling, public relations, website maintenance, equipment maintenance and purchases, and general administration; video production interviews of at least 25-35 more participants; film production crew travel to several states, including Alaska, Indiana, Texas, and New York (United Nations); post-production (editing and final cut); distribution and release; post-release promotion and strategic use; and operation of a CTV information center for on-going public education and resource hub;

(4) Hundreds and thousands of persons with disabilities, parents and families of persons with disabilities, along with advocates, friends, and supporting organizations, including the ARC (national and local) in Maryland and across the U.S., are awaiting the passage and broad application of SDM so that persons with disabilities can have more autonomy and control over

their own lives and that all lesser-restrictive alternatives to guardianship are explored prior to the implementation of guardianship; and that state government, attorneys, and the judiciary view and utilize SDM as the broad legal tool it is intended to be. This process can only occur (and be expedited) through education. Currently there are few, if any, creative, compelling, and impactful visual or recorded media for the promotion of SDM and its application. CTV is a much needed and urgent project, and time is now of the essence; and

(5) As with all independent films, funding is essential for the success of CTV. Currently the budget for CTV is \$50,000 U.S. dollars. Donations, pledges, and an organized fundraising campaign are needed on an immediate basis.

Currently CTV film project volunteers are needed for the following:

- Fundraising and promotion;
- Website and database management;
- Public relations;
- Executive Producer;
- Scheduling and project management;
- Equipment organization and maintenance;
- Film crew;
- Editing and post-production;
- and
- More

If you are interested in becoming a volunteer participant in this important film project that has the potential to impact thousands, and likely hundreds of thousands of lives, across Maryland and across the country, please respond as soon as possible by sending a message with your name, contact information, and interest, to the following email address: elvillestudiosllc@gmail.com.



Client Care Program Update - Celebrating Five Years of "Planning that Works" for Our Members, and Looking Ahead to the Spring Client Event

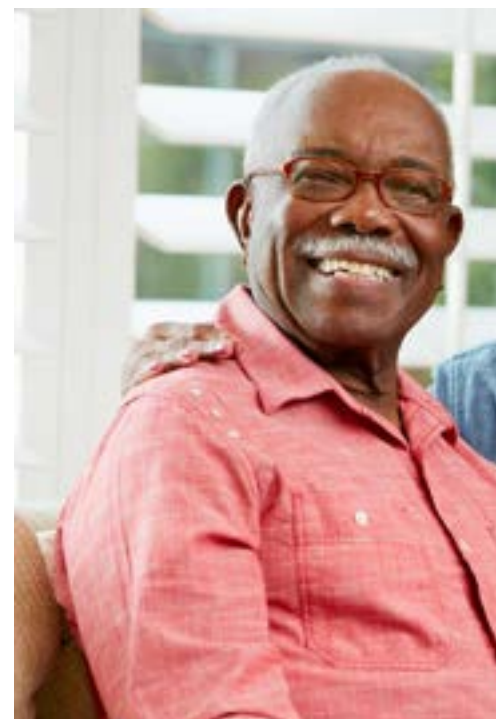
Jeffrey D. Stauffer
Community Relations Director
Elville and Associates, P.C.

2022 will be here before we know it, and as we take a brief look back since our spring Client Care Program (CCP) Update we have some exciting news to share as we look towards the spring.

I'll echo a bit of what I mentioned before in that while times are uncertain in more ways we care to think about, Elville and Associates' CCP has changed with the times but kept true to its mission in providing members with the comfort and assurance that their estate and elder law plans remain updated over the passage of time and clients and their families receive the education they desire. The Client Care Program is synonymous with "Planning

that Works," and member benefits and member-exclusive continuing legal education events have been making that philosophy a reality for over five years.

Let's begin with our annual Client Event. As you know, in October Elville and Associates made the difficult yet necessary decision to postpone this fall's Client Event to next spring. This decision was not a small or easy one for us, as we always enjoy seeing everyone during our annual marquee event. However, despite our high-level technology we maintain here at the firm, after surveying some of our clients, and under the current circumstances we are all facing together with COVID, we did not feel a long virtual event would translate well through a computer, smartphone or tablet. We also must keep in mind some of our clients do not have access to computers or understand technology, which would not allow them to be part of the event even though they may want to participate. There are many, many other factors that went into this decision as well.



CLIENT EVENT

The new date for Elville and Associates' annual Client Event is Saturday, May 21st from 8:30 a.m. to noon at a soon-to-be-determined location.

By holding the Client Event in the spring, the opportunity will be there for as many clients to attend as possible, and the Event will live up to the high standards we set for ourselves and you, our clients, have come to expect from Elville and Associates.

With that said, we have some very exciting news to announce regarding the spring Client Event. Our featured speaker will be (drum roll, please...) Dr. Anirban Basu, Chairman and CEO of Sage Policy Group. Dr. Basu is one of the – if not the – most acclaimed speakers in the Mid-Atlantic region with his tremendous knowledge related



Dr. Anirban Basu - Chairman & CEO of Sage Policy Group and Our 2022 Client Event Featured Speaker

to finance and economics. His wit and wisdom shine through as he presents, and you will leave with a terrific understanding of the economic climate and factors behind it and a smile on your face the rest of the day from the laughter he will surely elicit from you. A bit more about Dr. Basu for your reference from his Sage Policy Group biography:

Anirban is a study in contradictions. He has been called an economist with a personality, or alternatively, one with a sense of humor. He has twice been recognized as one of Maryland's 50 most influential people. He has also been named one of the Baltimore region's 20 most powerful business leaders. In 2014, Maryland Governor Larry Hogan appointed Dr. Basu as Chairman of the Maryland Economic Development Commission (2014-2021). He teaches global

strategy at Johns Hopkins University and serves the Chief Economist function for a number of organizations around the country. He has read every one of Agatha Christie's novels, is an avid fan of James Bond, English football, Indian cricket, all Baltimore teams, and lives with his wife and two daughters, Kimaya and Kohena.

Anirban is Chairman & CEO of Sage, an economic and policy consulting firm in Baltimore, Maryland that he founded in 2004. Dr. Basu is among the most recognizable economists, in part because of his consulting work on behalf of numerous clients, including prominent developers, bankers, brokerage houses, energy suppliers, law firms and business associations.

Dr. Basu has written several high-profile economic development strategies on

behalf of government agencies and non-profit organizations, including co-authoring economic development strategies for Baltimore City and Baltimore County, Maryland. Among other things, Anirban serves as the chief economist to Associated Builders and Contractors (national) and as chief economic advisor to the Construction Financial Management Association.

In recent years, he has also focused upon health economics, the economics of education, and economic development. He has lectured at Johns Hopkins University, most recently in global strategy.

In 2007 and then again in 2016, Dr. Basu was selected by the Daily Record newspaper as one of Maryland's 50 most influential people. The Baltimore Business Journal named him one of the



region's 20 most powerful business leaders in 2010. Over time, Dr. Basu has had occasion to serve on many boards, including the boards of the University of Maryland School of Law, First Mariner Bank, the Baltimore School for the Arts, the Baltimore City Public School System, and Union Memorial Hospital. He served as chairman of the Maryland Economic Development Commission from 2014-2021. He was recently appointed to the University System of Maryland Foundation Board and is also on the Board of the Archdiocese of Baltimore School System and the Lyric Opera House.

Dr. Basu earned his B.S. in Foreign Service at Georgetown University in 1990. He earned

his Master's in Public Policy from Harvard University's John F. Kennedy School of Government, and his Master's in Economics from the University of Maryland, College Park. His Juris Doctor was earned at the University of Maryland School of Law in 2003, and he completed his Ph.D. in health economics at UMBC in 2020."

Along with Dr. Basu's featured presentation and our other traditional high-level legal education presentations, you can look forward to the following:

- Live music by the Max Vanderbeek Jazz Group;
- A wide array of delicious food, drinks, and desserts;
- A visit from our friends at the classical music radio station, 91.5 WBJC;

- An Elville Center for the Creative Arts update;
- More door prizes than ever before -- lots more!

We could not be more excited for our annual Client Event this spring and look forward to hosting you! Planning for the Client Event is well under way, and invitations will be forthcoming in early spring. Should you have any questions, please reach out to me, Community Relations Director Jeff Stauffer, at jeff@elvilleassociates.com, or at 443-393-7696 x117.

Shifting gears and looking back on this summer, CCP members thoroughly enjoyed our annual Social Event. Once again, the question was "What could we do for that was

refreshing, unique, safe, and fun? Something ... outside of the box?" After getting feedback from our members, though, the consensus was last year's virtual winetasting was such a big hit that we would revisit it one more time and enjoy time with each other and our special guest speakers, Stephen and Joyce Rigby, from Boxwood Estate Winery. This husband and wife winemaking team from the award-winning winery in Middleburg, Virginia, engaged with members about wine making and summer wines. Delivered to members' homes ahead of time was Boxwood's summer wine tasting package. Included in this special tasting package were sample bottles of three of Boxwood's best summer wines: the 2020 Rose and 2020 Sauvignon Blanc, and its 2019 red wine, Trellis. The wines were delivered in time to allow for proper chilling in advance of the tasting.

We've heard from several CCP members that they were so impressed with the wines and Boxwood as a whole that they have since become members of the winery. I cannot help but wonder if the Rigbys have developed a Client Care Program of their own ... after all, it is only natural for me to think in these terms!

Looking towards next year's Social Event, I can say with confidence we will shift gears from winetasting. Perhaps a trip to the esteemed and impactful Olney Theater is in our future ...? You may recall this trip was planned in 2020 but derailed due to COVID. Let's see what the future holds next year!

As we become engulfed in the wonders of the holiday season and look towards the new year, we are pleased to announce our final CCP Continuing Legal Education Program, a virtual event to be held Saturday, December 4th from 10 a.m. to noon. Stephen Elville and our longtime CCP partner, Gary Greenwald, Principal of The Law Offices of Gary Greenwald, will delve into the following topics:

- Tax law and legislative update
- Motivating adult children to start the planning process
- Planning considerations when one spouse passes away

If you're a member and haven't yet registered for the event, please do so! Should you have any questions beforehand, please contact me and I'll gladly assist in any way.

As mentioned in our CCP Update this past spring, of our many CCP members, did you know that exactly 0% take advantage of all the benefits available to them? As one of two firms in the state of Maryland and one of 75 in the United States with an accredited Client Care Program through the Client Care Academy in Boston, Mr. Elville, Client Care Program Manager Mary Guay Kramer and the Executive Management Team have worked diligently through the CCP's five-plus years to put together a program that offer benefits that provide value, drive the CCP's core mission of "Planning that Works," that take care of families, and cumulatively aren't found in a program anywhere else. Consider looking further into all of the benefits that are available to you by visiting our Client Care Program link on our website at <https://elvilleassociates.com/client-care-program/>.

To learn more about the CCP or how to become a member, please contact Mary Guay Kramer, Client Care Program Manager, at mary@elvilleassociates.com, or 443-741-3635.



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The Elville Center for the Creative Arts Update – Furthering Our Commitment to Provide Music Education for All Who Seek It

Jeffrey D. Stauffer

Community Relations Director
Elville Center for the Creative Arts, Inc.

“Music expresses feeling and thought, without language; it was below and before speech, and it is above and beyond and words.” – Robert G. Ingersol

As the Elville Center for the Creative Arts celebrated its six-year anniversary in June, the foundation of its mission remains the same as we work to “Make a Musical Difference in the Lives of Children” each day by providing them the opportunity to learn music theory and application, experience cultural events related to the musical and creative arts, and to use music and the promotion of music-related activities to transcend social and economic divisions. The Elville Center partners with school music programs and other music organizations

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. We do this by refurbishing donated musical instruments, purchasing new instruments for programs, providing rental instruments, offering support to develop music programs, partnering with professional symphonies and other organizations to fund music education initiatives, and much more.

Though the situation has improved, as we know the COVID discussion has not gone away in schools and now more than ever the support of interested clients and community members like you is critical to the Elville Center's continued ability to keep music alive, and in many cases, help restore and enhance music to schools and the thousands of student musicians in Maryland that aren't afforded the opportunities they desire to participate in music. School music programs are being defunded, and countless programs in existence don't



have the necessary funding, instruments, equipment, and supplies to give student musicians the experiences they deserve and desire. Teachers do not have their own money to pour into their programs to pay for needed equipment, supplies, and instruments – but they sometimes pour their own money into their programs anyway for the benefit of their students they believe in and care about so much. To make matters more difficult, music teachers are searching for and finding creative ways to teach music with students in masks in their rooms. The Elville Center must be part of the solution for these programs.

Before we discuss how we've been helping our school music



partners this fall semester, let's talk a bit about some other organizations we support that are making a difference in children's lives.

The Baltimore Classical Guitar Society, which offers a groundbreaking "Guitars for Change" program for at-risk youths we've discussed in previous charity updates, is adding a new pilot program which will be under the umbrella of "Guitars for Change" – tentatively to be named "Guitars for Veterans." This new initiative will be in collaboration with Perry Point VA Medical Center in Perry Point, Maryland.

The program will provide veterans in its outpatient program with free acoustic

guitars, lessons and accessories in a 10-week program starting in the spring of 2022. This program will be offered in both the spring and fall semesters with a summer course as well. 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 new Guitars for Veterans program. I was fortunate to catch up with our good friend, president of the Baltimore Classical Guitar Society Asgerdur Sigurdardottir, the week before Thanksgiving and delivered eight fully refurbished

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

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. Before moving on, I wanted to share one more item about the Guitars for Change program that made my day recently. 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



Ms. Carol Cox, NBCT – Instrumental Music
– Bodkin Elementary (Lake Shore)



Mr. Andrew Ritenour – Band Director –
Germantown Elementary, West Annapolis
Elementary, and Annapolis Elementary

donated by the Elville Center! I 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>

Moving on, as Executive Director of the Elville Center for the Creative Arts, Inc., I am thrilled to announce the Elville Center has signed a five-year commitment to continue as a major sponsor of the Annapolis Symphony Orchestra.

Steve Elville and I were afforded the opportunity to meet with ASO Executive Director Dr. Edgar Herrera, Annapolis Symphony Academy Director Dr. Netanel Draiblate, and ASA Program Coordinator Julie Nolan

at the ASA's home at Temple Beth Shalom in Arnold in early November to learn more about the ASO's recent activities and initiatives. We also wanted to learn how our support could be make the biggest impact for the ASO community, not just now but over the next several years.

We learned the ASA is the educational arm to the ASO and has expanded from 20 students at its inception to over 60 in just over a few years. I think it is expressed best by ASO Music Director Jose-Luis Nov and Dr. Draiblate in the ASA's introductory video. In the video they said, among other thoughts, "We have some exciting news to share. ASA launched three years ago and

has experienced exponential growth. Students experience private lessons, orchestral training, guest workshops, and access to Annapolis Symphony Orchestra rehearsals and concerts. Teachers are actual ASO musicians, and it is extremely rare to be afforded this opportunity to learn from such experienced teachers. The ASO is equal opportunity to all and has a diverse student body, and financial aid is available. Music is vital to any child's development, developing and enhancing brain activity and further developing brain activity and allowing better language skills, leadership abilities, and academic abilities. Albert Einstein, Neil Armstrong, and Thomas Edison are just



Ms. Christine Brimhall – Director of Instrumental Music – Monarch Academy Annapolis



Dr. Maximus Vanderbeek – Instrumental Music and Band Director – Wiley H. Bates Middle School

a few examples of incredible individuals who played musical instruments.”

Dr. Draiblate’s and Maestro Novo’s full message can be found at www.TunedToYouth.org and I strongly encourage you to check it out!

This is an extremely important endeavor for the Elville Center, as the ASO and its strong educational initiatives through the Annapolis Symphony Academy check every box within the Center’s mission of improving the quality of life of children of all ages by providing them the opportunity to learn music theory and application, experiencing cultural events related to the musical and

creative arts, and using music and the promotion of music-related activities to transcend social and economic divisions. When asked to comment on the Elville Center’s new long-term commitment to the ASO, Dr. Draiblate remarked, “We are immensely thankful for the generosity of the Elville Center for the Creative Arts in support of the Annapolis Symphony Orchestra’s educational programs, primarily our biggest and newest initiative: The Annapolis Symphony Academy. Over the next five years this gift will provide more students access to high-level musical instruction given by leading Annapolis Symphony Orchestra musicians, regardless of the student’s background or

ability to pay. The Annapolis Symphony Academy is an after-school music program of the Annapolis Symphony Orchestra, providing private lessons, ensemble training and concert access among other musical opportunities to students in the MD/DC/VA area. The Academy offers need-based financial aid to those who cannot afford musical instruction and is designed to address the lack of diversity in the modern American orchestra. About fifty percent of our student body hails from underrepresented backgrounds in the orchestral landscape. This 50/50 model promotes interaction, the ability to bridge differences, and promote long-lasting relationships through music.”

We wish to thank Dr. Herrera, Dr. Draiblate, Ms. Nolan and everyone at the ASO and ASA for their partnership and leadership in the music education arena for children of all backgrounds. The best is yet to come!

As has been the case since our inception, the Elville Center continues to make our school music program partners a primary focus of the work we do on a daily basis. Providing donated refurbished musical instruments to children who want to participate in music but cannot afford an instrument is vital to ensure all students who want to explore music have the opportunity to do so. Most school music programs simply do not have the inventory to provide every student with an instrument that needs one. This fall the Elville Center delivered over 50 instruments to schools throughout central Maryland, which is one of my favorite parts of my role as executive director of the charity. We've developed new relationships with many schools over the past several months, including Bodkin Elementary in Lake Shore, Braddock Middle in Cumberland, West Annapolis Elementary in Annapolis, Annapolis Elementary in Annapolis, Germantown Elementary in Annapolis, and Ducketts Lane Elementary in Elkridge, with other new relationships pending. Seeing the smiles on the hardworking teachers' faces and the gratitude

they express when I visit them cannot be overstated. Below are comments from some teachers I visited recently with instruments in hand sharing their thoughts about how the Elville Center have benefitted their school music programs and student musicians:

**Ms. Carol Cox, NBCT
- Instrumental Music -
Bodkin Elementary (Lake
Shore)**

"Elville Center for the Creative Arts, Inc. under the direction of Jeff Stauffer has been nothing short of a huge blessing for my public school programs. Historically, many of the school instruments that are lent to students in need are "well loved" and often older than the student -- some are, dare I say, even older than myself. Thanks to the Elville Center, I have been able to accommodate more students with high-quality instruments and have even been able to retire some instruments in my inventory. Without their help, the time and effort to make these upgrades happen would have kept dozens and dozens of children from experiencing the joy of instrumental music! Thank you to Steve Elville, Jeff Stauffer and the Elville Center for the Creative Arts!!"

**Mr. Andrew Ritenour
- Band Director -
Germantown Elementary,
West Annapolis
Elementary, and Annapolis
Elementary**

"As a Title 1 school, Germantown, West Annapolis, and Annapolis Elementary Schools serve many students who are financially unable to rent or buy instruments to participate in Band and Orchestra. Donations like those through the Elville Center for the Creative Arts help to ensure that all students - regardless of economic status - can enjoy the benefits of a well-rounded education inclusive of instrumental music. We are lucky to have the support of Mr. Elville, Mr. Stauffer, and the Elville Center for the Creative Arts and thank all who have supported this foundation to make these experiences accessible to our students!"

**Ms. Christine Brimhall -
Director of Instrumental
Music - Monarch Academy
Annapolis**

Thank you for your donation of instruments to Monarch Annapolis. We have received one saxophone, three trumpets, and a flute. Your donation will be used by the students at our Title 1 School. The students that will use these instruments and materials are students that are unable to rent the necessary items to participate in band or strings. With your donation, more students can participate in instrumental music. In addition, these materials will remain at Monarch Annapolis so that future students can participate in our music program. Again, thank you for your support!"

Dr. Maximus Vanderbeek – Instrumental Music and Band Director – Wiley H. Bates Middle School

"Bates Middle school in Annapolis has benefited in great ways from the Elville Center for the Creative Arts. They continue to provide funding support for a monthly guest professional artist to visit our band students. They provide much needed funds for things like clarinet and saxophone reeds which our students' families typically cannot provide. Lastly, they recently donated eight quality refurbished instruments to our band and orchestra. The impact of this cannot be overestimated. Thank you to the Elville Center from all of us at Bates Middle."

After speaking with many teachers and organizational leaders in the community over the years, I dare say it is not a stretch to say we are a very unique program here at the Elville Center for the Creative Arts, and we are blessed to have donors and interested readers like you help make our vision of "Making a Musical Difference in the Lives of Children" each day a reality. I constantly here statements to the effect of, "I had no idea there was a program like you around," and "I've been needing something like this for the longest time and am so glad we found each other."

The Elville Center needs your support to further its important work and help develop new relationships that are depending on the charity. Every one of the refurbished instruments and equipment the Elville Center provides music programs along with educational initiatives we support are not possible without donor support. We need those instruments that you don't use anymore and are taking up space.

And, most importantly, we need your monetary support to help refurbish those instruments, purchase supplies, and facilitate cultural learning experiences for student musicians in need.

As a 501(c)(3) non-profit corporation, all donations made to the Elville Center are tax-deductible, and as we approach the end of the year, now is an ideal time to consider those end of year donations for tax deduction purposes. To learn even more about the Elville Center for the Creative Arts, please visit www.elvillecenter.org, contact Jeff Stauffer at jeff@elvillecenter.org, or call 443-676-9691. Or, to donate through Paypal or Venmo (@elvillecenter), visit www.elvillecenter/donate. We value and appreciate your support!





5 Important Tips When Planning a Trip with a Person with Dementia

Ellen S. Platt, MED, CRC, CCM

President & Certified Aging Life Care Manager
The Option Group

As we move into Fall, a bevy of family holidays is just over the horizon.

For many people, gathering with family and friends is a time-honored tradition, strengthening bonds and creating (or reliving) joyous memories. Dementia presents many challenges in the everyday cycle of life, as daily routines and the avoidance of stressful situations is preferable. However, the question presents itself: is safe travel possible for the person with dementia?

Let's keep in mind that having dementia doesn't automatically preclude traveling with a family member or trusted caregiver. However, a serious assessment of their symptoms makes sense before plans are finalized and put into action. Remember, there are too many obstacles and decisions to be made when traveling, so a person with dementia should never travel alone.

5 Tips to Consider in Trip Planning with a Person with Dementia

Take into consideration the

following when thinking about planning a trip:

1. Determining if Someone with Dementia Should Travel

- Consider the stage of dementia the person is in
- Identify their common symptoms and problems and if these could be obstacles during travel

2. Benefits of Traveling for People with Dementia

- Many losses come with a dementia diagnosis, which often includes traveling
- Continuing to travel as long as the person is able, helps minimize losses that accompany the diagnosis
- Planning to travel with someone with dementia allows them and the caregiver to stay connected to friends and family

3. Preparing Before the Trip

- If flying, book trips during the least-busy times and board early
- Arrive a few days early so the person can adjust to the new environment
- Try and anticipate problems

and emergencies, and prepare solutions or actions you will take.

- Talk to their doctor about medication to help with agitation
- If possible, avoid large crowds and noisy places
- Bring doorknob covers and locks to prevent wandering
- Advise airlines, hotels, and other agencies that you are traveling with someone with dementia so that they are aware of the situation and can help with any necessary accommodations
- Research important locations near your destination, such as medical facilities and pharmacies
- Bring important documents: doctors' names and contact information, a list of medications and food/drug allergies, emergency contact information, insurance information, copies of legal papers





4. Tips During the Trip

- The traveler with dementia should wear identification and have emergency contact information with them
- Maintain as normal of a schedule and routine as possible
- Bring familiar items such as pillows or blankets
- Avoid over-scheduling the trip with activities like sightseeing that may be overwhelming

5. Additional Considerations

- If possible, stick with familiar destinations
- Have a backup plan in case plans change unexpectedly, which could include getting travel insurance
- Inform family, friends, and anyone the person with dementia will be interacting with of their diagnosis and what to expect

- Try to keep travel time short
- Set realistic expectations for the trip

To answer the earlier question, is safe travel possible for the person with dementia? As an advocate, use the above tips to seriously consider the benefits and risks of not only travel but the type of travel. Be prepared for the unexpected and limit the stress on both the individual and the travel companion.

Enjoy the holiday season and make the most of life's chances for engagement, health, and as always, safety!

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

About Ellen Platt and 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 (PA) / or 302-858-6449 (DE).



How to Make Your Home More Cyber Secure

Bill Walter, MCSE, PMP

Partner

Gross, Mendelsohn & Associates, P.A.

Be it your doorbell, thermostat, garage door or even the new coffee maker, your home likely has several devices and appliances that connect to the internet. It may seem like this capability is an added benefit of these items to modernize your space and make your life easier. Although the connectivity provides an added convenience, each device that hooks up to your home's Wi-Fi can be troublesome and threaten your overall network security.

You've probably heard the story of the baby camera that a hacker used to watch and even talk to the people on the other end. That was quite a while ago, but bad actors are still out there and waiting to take advantage of whatever they can.

The refrigerator that sends you pictures of what's inside while you're out so you can check on what you need at the grocery store; the washing machine that texts you when the cycle is complete, the Alexa that controls your lights and answers any question you can think of; these devices, if improperly setup, can be a source of problems.

We've developed some steps you can take to ensure your home is secure while enjoying the benefits of the latest home technology.

5 Ways to Keep You and Your Home Safe from Cyber Intruders

1. Internet Security

The best place to start is with your internet provider. Make sure their equipment is up-to-date. Sometimes all it takes is a quick call to their support number and they may even send you an updated device. Most modern internet providers have simple ways to keep your network safe. They can help you by setting up a network that is just for your home and a separate one for guests. From there, you need to make sure you only connect things to the internet that need to be connected. Just because the toaster can connect to the internet doesn't mean you should use that feature.

2. Beware of Suspicious Phone Calls



There are many bad actors out there that take advantage of your good nature and try to catch you off guard. Remember, no major company like Apple or Microsoft will ever call you to tell you there is a virus on your machine.

Calls impersonating technology companies or referencing your devices are designed to trick you into allowing them to remotely connect to your machine, then they cause problems that cost you money. The best option is to think twice before following any steps a random caller asks you to perform, and hang up the phone.

3. Secure Your Passwords

Many of us have too many passwords to remember. Sometimes this forces people to reuse passwords or keep them overly simple. Learn The Foolproof Formula To Building A Secure Password.



You can even add two-factor authentication (2FA) to your most important websites. 2FA is a process that adds an extra layer of protection by requiring users to verify themselves through two different pieces of information, typically a password, security token, fingerprint or facial identification. When using passwords, this is commonly performed by sending a code to your mobile device after submitting a correct password. 2FA can keep bad actors from accessing your account if your password is ever compromised, protecting you and your information from disaster.

There are ways to make your passwords more secure and easier to manage. You can read more about this in our post Password Managers for Families.

4. Leverage Software Patches and Endpoint

Protection

One of the most basic but also most effective ways to keep yourself secure is to make sure your computer is up-to-date with software patches, which can be automatically downloaded and installed. A significant number of computer breaches you've likely heard about were made possible because the systems weren't updated. Explore these five best practices that increase security when maintaining your software. Using a good endpoint protection software package will also help keep your information secure. The days of using whatever is built into the machine or a simple antivirus software are gone. Using a more comprehensive endpoint protection software will protect you from web, email and other threats. The newer software can block malicious software even if you mistakenly open it and provides an extra layer of

security.

5. Be Mindful On Social Media

If you're using any social media, limit the information you share. Bad actors often use your personal information to steal your identity. Making your full name, date of birth, your address or other personal details available gives potential identity thieves information they can use against you. When connecting with people on social platforms, only connect with people you recognize and trust. Unfamiliar accounts may request to connect to communicate with you and gain access to personal information they can use for malicious purposes. You should also keep information and pictures of friends and family private because bad actors could use this information to manipulate you into taking an action that allows them to commit online fraud.

Stay Secure While Traveling

When traveling, be sure to keep your guard up. Public wireless networks aren't secure and can grant cyber criminals access to your internet-enabled devices. Hotel business centers, libraries and cyber cafes provide computers for anyone to use, but you can't trust that these devices are secure. They likely don't have updated antivirus software or the most recent operating systems and cyber criminals may have the opportunity to compromise these machines. Additionally, there is always a chance that your device could be stolen, putting your sensitive information in the hands of thieves.

Here are some helpful tips to keep in mind before leaving for a trip:

- Update your mobile software and treat your mobile device as if it was your home or work computer.
- Back up your device's data in the cloud or on another device.
- Lock your mobile device when it's not in use with strong passwords and PINs.

While you're away:

- Keep your operating system software and apps updated, which will improve your device's ability to defend against malware.
- Disable auto-connecting and don't connect to any wireless that is available. Turn off Bluetooth and remote connectivity so that you only

connect to networks when you intend to.

- Ask the hotel concierge what network is safe and only connect to that network. Don't perform sensitive activities while using a public network as it makes your important information (such as bank accounts or credit card numbers) vulnerable. You're better off using your mobile network, which tends to be more secure than a public wireless network.
- Be careful what you use a shared computer for in a hotel business office. They can easily have keystroke loggers that will capture every letter you type.
- Be cautious clicking or downloading links you don't recognize. If you receive emails from unknown sources, delete them. If you need to install an application during your trip, make sure you comprehend the detail completely prior to installing.
- Guard your mobile device and don't leave it unattended in public spaces. It's imperative that you keep track of your device especially when being in multiple places while traveling, such as taxis, airports or hotels. Your mobile device may contain sensitive information that thieves can use to infiltrate your network, so if it's compromised while travelling, the problem can follow you home and spell out disaster. You want to make sure to follow these best practices while traveling to protect against unwanted threats to your personal information that could negatively impact your home

network upon your return.

Key Takeaways

To recap, keep your equipment up-to-date. Whether it's your internet connection, your laptop or your phone, the security patches and endpoint protection can make all the difference.

Be mindful of your activities on your devices and think before you click. If you feel something is too good to be true or something just isn't right, trust your instincts. Just because a wireless network may be convenient doesn't mean that it is secure.

Have heightened awareness of the networks you're connecting to, especially while traveling, and ensure that they are safe before performing any activities that could make your sensitive information available.

Bill Walter, MCSE, PMP, is a partner with Gross Mendelsohn's Technology Solutions Group. Showing clients how technology can be worked into their existing processes to improve efficiency and security is one of Bill's passions. His experience includes cyber security, high-level planning for internal and external networks, and hands-on installation and configuration of networks. He helps organizations of all types and sizes implement cyber security best practices to protect sensitive data. Bill can be reached at wwalter@gma-cpa.com or 443-610-7413.



How to Have Those Difficult Conversations with Our Mature Parents

Allyson Stanton, LBSW, ALCP
Owner, Geriatric Care Manager
Stanton Aging Solutions

For those of us with aging parents, the time will come when we have to discuss sensitive issues, such as where they will live, who will make medical decisions, who will handle their finances and what their wishes are for their final resting place. You might be feeling nervous just starting to think about the answers.

I often wonder why we wait until they “age” or until they hit a particular birthday. Instead of thinking, “My dad is 85 years old, so now is the time to talk,” change your mindset to, “The time is now, and it has nothing to do with age.” The same goes for waiting until a parent starts to decline mentally or have other health challenges. By then it may be too late for

them to make well thought out decisions, or it’s a far too sensitive time to start asking these tough questions. Timing is important.

Give Your Parent a Voice

When talking with loved ones, make the conversation about empowerment. Show them that you want to know how they feel and what they think so that you can honor their wishes. I like to refer to it as “aging life goals.” How do they see themselves five, 10, and even 15 years from now? One way to open this conversation is to share that you have been thinking about this for yourself. If you haven’t, then putting documents in place and sharing your wishes with your own children is something you and your parents can do together.

Listen Without Judgement

We all have preferences in what we imagine our older years will be like, and it is not about what we think is right or wrong. This isn’t the time to judge, but simply start the discussion and

listen. A conversation starter could be, “Are there things that are really important to you that you want me to know?” and follow up with, “What do you not want?”

Set Your Ego Aside

You may think you are the best person to make these decisions, but it should be a family discussion. Because of my career, it’s not surprising that my gut reaction would be for me to talk to my mom about this and handle everything. However, my sister is a nurse and my brother is good with finances. Let your family know in advance that you’d like to talk about this. Call a family meeting. Feelings can get hurt when the family hasn’t thought through this before, or your parent could feel pressured. Sometimes revelations arise when parents have already decided on their representative but haven’t shared it with anyone — even the child.

So as hard as it is to put your ego aside, it is necessary for an honest conversation. Maybe one sibling or two should be



the Medical POA/Health Care Agents, and another sibling can be the Financial POA. In any case, it should be someone who your parent trusts. The decision is theirs.

Do Some Research First

Before the discussion, you and other family members should prepare. Instead of presenting only the challenges of making these life decisions, be prepared to offer options. There are Aging Life Care Professionals, like us, who can begin to educate you about residential facilities, budgeting, healthcare services and so much more. Your local Office on Aging, financial planners and elder law attorneys can also provide guidance

and support. We're pleased to offer referrals from our trusted network.

Please reach out to us at help@stantonagingsolutions.com or call us at (443) 812-1028. Allyson Stanton, LBSW, ALCP, is a geriatric care manager and owner of Stanton Aging Solutions www.stantonagingsolutions.com. She has a degree in Medical Social Work with her entire career focused on the elderly and their families and the life transitions they go through. Allyson has been professionally practicing for over 25 years and is the recipient of the 2018 Maryland Gerontological Association Award and was appointed on July 2020 by Governor Hogan to serve a four-

year term on the Maryland Board of Social Work Examiners. She volunteers as a support group facilitator with the Alzheimer's Association, is on the NASW Committee on Aging, the Board of Wintergrace Senior Ministries and the Community Advisory Board at UMBC.

“What Should We Do with the House When Our Loved Ones are no Longer with Us”?

If you need to sell property due to Senior Transition or Probate, CALL US TODAY!

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

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

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

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

- Real Estate Consultation and Advisory Services to help family members decide on the best course of action for the property; whether it is a sale, conversion into an income generating rental property or other outcome.
- Our Seasoned and Experienced local real estate professionals provide accurate pricing and market information to help family members garner the highest sale price for the property...especially important for family members outside the local DC Metro area.
- We take a complete inventory of the house contents and can coordinate distribution to selected family members, donations to charities or disposal to a local trash facility as directed by family members.
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Call Neil Bacchus today for a free, no obligation, consultation at 301-674-8090 or via email at Bacchusneill@gmail.com. Or, join us for a virtual Zoom call at your convenience.

Neil Bacchus with The Bacchus Group of Long and Foster
Estate and Probate Disposition Services
Real Estate Sales
7700 OLD GEORGETOWN RD #120
BETHESDA, MD 20814





Retirement – Bridge or Cliff?

Dr. Michelle Fritsch, PharmD

Founder

Retirement Wellness Strategies

People have been retiring forever, so why is this important? Well, after nearly 30 years in healthcare, I've seen a startling trend that must be addressed. Let's walk through two scenarios, and you pick the one that reflects your future desires.

Retirement Scenario 1 – The Cliff

It is not uncommon for people, especially very successful men, to become defined by their work. It is their source of fulfillment, accolades, confidence, social engagement, power, notoriety, and significance.

The years or months leading to retirement are filled with final goals, succession planning, financial projections, and a whirlwind of activity related to the retirement itself.

Then Monday arrives. He has

no agenda for the day, no one waiting in line with questions, no ringing phones, no fires to put out, and no expectations for his time. This might even be fun and relaxing for a short time. He might have some trips to take and some family time to enjoy. But then what? If he has no longer-term plan or defined purpose, retirement can feel like falling off a cliff. If he hasn't maintained a strong relationship with his spouse, that might become frighteningly apparent. I have seen this happen in so many men and couples, even those with well-developed hobbies or even nonprofit roles.

When there is no plan, health can decline rapidly. All of the stress, disappointment, anxiety, loss of self, loss of purpose can lead to decline in physical health. Depression, increased blood pressure, increased weight, increased blood sugar, disrupted sleep, and more can quickly put him at risk of stroke, heart attack, or other future-limiting event. Then, add the impact on relationships that is a key part of the [rapid rise in divorce](#). That can further



increase stress, depression, and health risks.

Retirement Scenario 2 – Crossing the Bridge

Prior to retirement day, the successful man designed and starts to activate his plan for a retirement that is

- **Meaningful** – He has found his purpose for this next phase of life and new ways to use his unique skills.
- **Active** – He has a plan to get or stay fit to maintain his health; he has a



clear understanding of how relationships and social activity will change and how to sustain those.

- **Sustained** – While on his pre-retirement insurance he has a clear picture of current health status, risk factors, and a detailed plan to mitigate those risks long term.
- **Healthy** – He has confidence his current health choices are appropriate at this time and that his entire healthcare team is fully informed prior to making any decisions about his care. He has an advocate to walk with him and his family through health

decisions.

In this scenario, this man understands the direct relationship between finding and living his purpose and his overall health. He took the time to put in place the important details that lead to a long and active life even after the end of his primary career.

Again, after nearly 3 decades of healthcare, I saw the need to help men find the bridge! [Learn more here.](#) Schedule a [FREE call](#) to learn more and see if this four-part secure online process is right for you.

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



Small Business Spotlight

No Coveralls Here!

Liza Goetz
Founder
Wildly Native Flower Farm

Eat Local. Know where your food comes from. Hyper local. Organic. All of those phrases are commonly thought about when it comes to food. But what about other things in your everyday environment? Many people think of “locally grown” when it comes to their food, clothing and even down to their sheets, but what about other things you surround yourself with such as flowers? You bring them into your home, place them in locations where you are spending a significant amount of time – but what did it take for them to get to you and what have they been exposed to?

There is a revolution in the floral industry and is part of a link connecting people to nature as well as building local communities and improving biodiversity - all part of the ongoing evolution of awareness in understanding where resources come from. No coveralls here - The Wildly Native Flower Farm team is often found out amongst the flowers taking a moment to enjoy a sunrise, the dew on the petals of flowers or a bee nestled into the center of a

flower while they sleep there safely overnight. Lush floral scents, varieties of florals balanced on delicate greens – these are the mental images a flower farm usually generates in people’s minds. The reality is on our farm the mud is real, the mosquitos bite, we sweat and there are days where we work from sunup to sundown and into the night with head lamps on. We grow everything from seed and nurture it until it is old enough to transplant out into the field ready to burst into a full-grown flower we can use. Why? Because we connect with the ground and when that first bloom arrives, we can all take a moment to enjoy the beauty of what we have grown.

We pride ourselves on growing our flowers locally and providing things for folks to see, touch and smell all around us. What began as a little patch of flowers has blossomed into a thriving business focused on local, being environmentally responsible as well as unique and fun. From weddings to personal flowers, photoshoots, floral bars and everything in between, this all-girl team of women has



evolved to a business that people come to when they are looking for something that is, as we like to say, “Not an ordinary day? Not your ordinary bouquet!”

With our motto of “Grow, Gather, Give,” the team at Wildly Native is always looking at ways to give back in the community and others around them. Donations of flowers to nurses in the local hospital during COVID was an all-time thrill - small bouquets were delivered with gift cards attached to a local restaurant. On opening day of school our small community and team work to make arrangements and deliver them to local businesses that support education. The health department, child



services, librarians, the food pantry, and our small-town pharmacy are just a few places we were able to surprise folks with flowers that day. Working to spread sunshine is so easy with flowers! People truly smile when they see them and it changes how they interact with people around them when they receive them. It truly is amazing to see!

So how does this all fit together? Find your local flower farm. Ask if the flowers you need to send are locally grown. Seek out florists who can say they are using local flowers and be open to seeing flowers in a whole new way. Roses are just the tip of the iceberg - the diversity of locally-grown flowers gives you an

opportunity to see things you have never heard of!

Interested in seeing more? Check out our website at www.wildlynative.com or our social media such as Instagram or Facebook. If you're viewing this newsletter in its digital edition, you can also view a brief movie clip of our farm at work here (movie clip will be linked here). Prefer a personal touch? Call us! We actually talk to people and believe in human contact ... we can set up a tour if you are interested! A full-service florist using the blooms we pick fresh from the field, we always ask folks to make an appointment instead of showing up. We could be out back in the mud!

Liza Goetz has been growing plants pretty much her whole life. It all started in the garden with her mom - she was always stuck in the mud!

A graduate of Delaware Valley University, Dog Lover, a Certified Professional Horticulturist, FFA Member, Ag Teacher, and all-around outdoorswoman, Liza loves to be outside in the garden. Liza learned to smell the flowers and in 2017 she stepped into the adventure of growing plants on a larger scale and created Wildly Native. Contact Liza at wildlynative@gmail.com or at 443-457-8475.



Fix Your Sleep: Sleep as a Foundation of Health

Dr. Santiago Nevarez, ND, LAc
Clinic Director
Whole Systems Healthcare

We live in a society in which sleep is classified as overrated. The less we have of it the more we can work, watch TV or read the final chapter of that book. But if it wasn't essential for human life then why is it that we spend a third of our lives sleeping?

The three main biological drives that have been known to man since the beginning of time which are essential for our survive are to eat, drink, and reproduce. With all the science that has been performed in recent years I feel a fourth one that should be added, which is to sleep.

To help you understand how important sleep is, when we are seriously sleep deprived we hallucinate and may even experience seizures. Throughout history the lack of sleep has been a viable method of torture against criminals due to how effective it is as a method for punishment. Sleep apnea, which is one of the most common sleep disorders, has been associated with multiple chronic conditions which include various types of cancers, cardiovascular

disease, type 2 diabetes, and many others. This condition occurs during periods of the night when we are not getting oxygen due to the closing of our airways. Sleep apnea also interrupts many restorative reactions that should be happening while we sleep.

At this point doctors are not certain if the multiple problems associated with sleep apnea are due to the lack of oxygen to the brain or if the patient is not getting the benefits they would usually get from sleep because their rest is not helping them recover as it should. The purpose of this article is not the treatment of sleep apnea, but I want to bring to your awareness how one condition that affects sleep can affect many multiple organ systems. If you feel that you are experiencing sleep apnea I highly suggest you seek a health professional to get properly evaluated because the treatment for it can be life changing for anyone that is actively experiencing it.

**Why Is Sleep So Important?
(What Happens During Sleep?)**



There is no organ system that does not obtain some benefit from sleep:

Immune system: Improves the quality of your immune cells which are the main soldiers in charge of fighting against the foreign invaders that enter your body.

Cardiovascular system: Improves blood pressure and heart rate.

Nervous system: Is essential for brain health and the development of long-term memory.

Digestive system: Many eliminatory and hormonal processes associated with the liver occur at night.

Endocrine (Hormonal): Fine tunes the body's metabolic balance and helps regulate blood sugar related hormones.



Let's Begin with the Circadian Rhythm

I'm sure many of you have heard about your circadian rhythm and how by improving it our sleep will naturally follow. Well, that is true and not true. First of all we need to understand that our circadian rhythm includes both our sleep AND wake cycles. Just as the word tries to transmit to us, circadian (circa = around; dian = day) is the cycle of the whole day and how it affects our bodies. In our current society where the sun is rarely seen except through the window of our offices or as we move from one building to another it's no wonder why our whole sleep cycle is disrupted. We are skipping an essential part of the thing that can tell our bodies when it is a good time to go to bed and to wake up. Human beings share the same planet as many other animals and we follow the same rules as they do; however, the only problem is



that we think that we can ignore them to the detriment of our health.

Is Napping a Bad Habit?

In the country of Greece before the start of the new millennium almost every business had a schedule that allowed for daily naps. Most businesses were open from 9 a.m. to 1 p.m. then closed from 1 p.m. - 5 p.m. and opened again from 5 p.m. - 9 p.m. In that four-hour period they usually had their lunch and a one-hour nap. This offered a natural pause in their day and allowed them to rest in the middle of the day.

Then some researchers were curious to see how people that took a nap in the middle of the day fared compared to those that were not taking naps. The researchers took a significant group of 23,000 individuals and followed them through six years. At the beginning they

were following the regimen of daily naps and around one to two years into the study they stopped taking them. The research noticed at the end that the group had a 37% rate increase in cardiovascular conditions compared to other groups that maintained the habit of napping.

What this tells us is that as we advance as a society and we forget some of the practices that come natural due to our biological needs we can be greatly affected in the long run. I am not suggesting that you go and start implementing the napping practice immediately. But what I am indicating is even a small rest in the middle of the day can do wonders for our overall health. For those that can't sneak a nap in the middle of the day then sleeping seven to eight hours at night should be your main goal.

Can You "Make Up" Your Lost

Sleep?

In other words, if you missed sleep one night can you make it up the next night or on the weekend? Well, the answer would be “yes” and “no.” If you had to miss some sleep due to some urgent work or activity, the answer is “yes,” you can make it up later on. The problem lies when this becomes a chronic behavior, and we skip multiple nights of rest on a consistent basis every week. For example, many individuals will sleep four to five hours each night and then try to sleep around 10 to 12 hours on the weekends. This is not a behavior that can provide the most optimal health benefits and can even lead to some detrimental health issues. If you are chronically sleep deprived it will affect many other aspects of your overall health, but again that is not the whole story. Human beings are excellent at adapting, which is a reason why we are able to survive in almost every environment in the world. The occasional late night you are awake finishing that TV show will not greatly affect your health, but it will become a problem when you do it every night.

What Can You Do to Improve Sleep?

In our society we have become addicted to the quick fixes for any health concerns. Instead of addressing the lifestyle practices or emotional reasons that can be leading to sleep issues we tend to grab the prescription that will solve this

issue. This is a reason why Ambien, one of the most popular sleep aids on the market, generated about \$4 billion in sales in the past two years. Please do not get me wrong and think that I am trying to pass judgement on this therapy or that I am trying to judge those who are using said medication. That is not my purpose as there are some people that do benefit from it after consultation with their doctor; however, multiple studies in the American Journal of Psychiatry have indicated that we should pursue cognitive behavioral therapy (“CBT,” or, in other words, “lifestyle practices”) to improve our overall sleep quantity and quality.

These cognitive behavioral therapies are better known as “sleep hygiene practices.” The following are the most common sleep hygiene practices you can start as soon as tonight:

Limit your caffeine: Depending on your individual constitution you might be a poor eliminator of caffeine. How this miracle energy product works is by tricking our bodies into thinking it is less tired than it actually is. When caffeine leaves our bodies through the liver you start feeling tired again. Depending on the individual one can have caffeine floating in his or her system between 14 and 16 hours. Imagine if you consume that afternoon dose of coffee to keep you awake. If your liver is able to expel it quickly then you are one of the people that can take a good amount



of caffeine and fall asleep, but if you are not then it's going to cause sleep issues. My basic recommendation is to limit caffeine intake to before 10 a.m. and if possible not consume it at all. Most people associate caffeine with only coffee, but there are several drinks and foods that possess it which means you need to read your food labels.

Limit your amount of screen time at night: We know that the small gland located in the back of your head called the pineal gland is in charge of releasing melatonin, which is one of the most important hormones related to sleep as it helps put the body into a restful state. When certain spectrums of bright lights hit the back of the eyes falling asleep can be more difficult than normal. Try avoiding any sort of screen time one hour before going to bed. This will allow your pineal gland to secrete melatonin at an appropriate rhythm without being interrupted.



out of the room or turn it off. Any amount of light can disturb the secretion of melatonin and other sleeping hormones by our pineal gland. If it's difficult for you to do this in your sleep environment then at the very least buy some black out curtains and use a sleep mask to cover your eyes.

Establish a routine: Our human bodies are always looking for a state of balance and this is done when you have a good routine and you stick to it. Try to go to bed at the same time every night instead of having a varied schedule and your body will do the rest. Plan your night as you would usually plan your day and your body should create the appropriate environment to allow your sleep to thrive.

Last meal of the day: Make your last meal of the day at least three to four hours before going to bed. We like to think that sometimes after eating the tiredness that we feel is the same as a restful sleep, but that is not the truth. Digestion is one of the processes that takes an incredible amount of resources

from our bodies and if we eat before going to bed many biochemical reactions in the body are going to be disrupted, one of them being our sleep.

Let the sun hit your eyes: No, I am not telling you to look directly into the sun! What I am suggesting to you is that walking around when there is some sun out, even if it's cloudy, has immense benefits for your circadian rhythm. As I mentioned before, your circadian rhythm is your sleep and wake cycle. One of the biggest factors to regulate this cycle so that it can be in tune with the day is to walk under the sun briefly during the morning and before the sun sets in the evening. Our eyes perceive the different wavelengths of light and start getting more in tune when we need to go to bed.

Have a movement routine: Doing any sort of movement or exercise increases the amount of serotonin levels in our bodies which can lead to a more restful sleep. It does not require a trip to the gym to have a good movement routine - any sort of movement that increases your heart rate can do the trick.

These are some of the cognitive behavioral therapies that can help improve the quality and quantity of your sleep. You don't need to incorporate them all immediately, but consider choosing one or two that you can commit to and practice them for a full month. Then, add another one into your routine and you'll be well on your way to that restful night's sleep you

desire. Try not to incorporate all of these suggestions at once as this may cause anxiety related to your sleep.

Dr. Santiago Nevarez is a Doctor of Naturopathic and Chinese Medicine, a Licensed Acupuncturist and Director of the Whole Systems Healthcare Baltimore Clinic. He has always been fascinated by the inner workings of nature. This curiosity him carried to pursue a deeper understanding of the human body. He sees his job as working to identify the root cause of your problem. Asking and listening is an integral part of his approach, as well as finding out about your life story and your overall health goals. Doing so helps him find the most appropriate medicine to help you in your journey toward health.

The Whole Systems Healthcare Baltimore Clinic is a member of a larger 501(c)(3) nonprofit organization dedicated to promoting health through the holistic application of systems science. We accomplish this through our three programmatic initiatives: medical education, medical research, and clinical care. We develop evidence-based models that integrate systems science, medical and healing disciplines, and public health in an effort to balance our collective focus on saving lives and managing symptoms with restoring health and promoting long-term wellness.

Dr. Navarez may be contacted at baltimore@wshcare.org, by phone at (410) 881-5342 or online at <https://baltimore.wshcare.org/>.



Graces's Corner

A Fun and Tasty Dessert Your Kids and You Will Enjoy Making and Eating!

Grace Bailey
Elder Law Paralegal
Elville and Associates, P.C.

As a longtime staff member of Elville and Associates working as a paralegal in the firm's busy elder law department, I'm fortunate to be in the position to make a difference in the lives of our clients as we address many issues related to Medicaid and VA planning, facility placements, estate planning and special needs planning.

And, after a long day at the office I'm blessed to come home to a wonderful family that enjoys doing many activities together,

including making goodies in the kitchen.

Being a mom of four, all under the age of 10, I try to make the kitchen interesting and try to include them in the making of food and the fun that comes with it (doesn't always work, but I try). Most recently we were invited to an event that required a dessert to be made, so I quickly searched for a recipe that was super fun and easy. The ingredients consist of: 1 to 2 boxes of chocolate pudding, 1

to 2 containers of Cool Whip and one large container of Oreos (any type you desire, including gluten free).

Directions:

1) Make the pudding, the regular way in a medium bowl and stick in the fridge beforehand so that it's ready in roughly an hour before you need it, then set the container(s) of Cool Whip on the counter – still quite cold but not frozen.



Proceed to dump all of the Oreos from their packaging into a gallon size Ziploc baggie that seals very well.

2) Hand said Ziploc bag filled with Oreos, very tightly sealed, to any child with a rolling pen or a spoon to crunch up all of them so that they are smashed, Then, dump contents of bag into a bowl, and spoon out the Cool Whip into the same bowl and proceed to fold together.

3) Get the pudding back out of the refrigerator and proceed to dollop it into either little mason jars or, if you're like me you have a whole bunch

of OUI yogurt jars (the pretty glass ones) that you keep saying you're going to do a craft with and haven't gotten to ... and after a dollop or two of the pudding into each, then spoon the Oreo Cool Whip mix into each & serve!

If you want to get extra fancy you can add a candy cane for the season or some fun holiday sprinkles the kids pick out, or make it your own and tell me about what fun creative item you add it to the mix!

**From the Baileys to your family -
Have a very Merry Christmas!**

Ms. Grace Bailey is a senior staff member at Elville and Associates and works as the firm's elder law paralegal alongside Senior Principal and Elder Law Attorney Lindsay V.R. Moss. Along with her community outreach work and charity work as a board member of the Elville Center for the Creative Arts, she attends to the many needs of the firm's elder law clients through Medicaid spenddowns, VA Aid & Attendance applications, nursing home placements, estate planning, and much more. Grace may be reached at grace@elvilleassociates.com, or at 443-393-7696 x127.



Recipe: Oreo Fluff Cup

Ingredients

1 - 2 Boxes
of Chocolate
Pudding

Milk for
pudding mix

1 - 2
containers of
Cool Whip

Large
Container of
Oreos
(any kind)

Instructions

By: Grace Bailey

1) Make the pudding, the regular way in a medium bowl and stick in the fridge beforehand so that it's ready in roughly an hour before you need it, then set the container(s) of Cool Whip on the counter - still quite cold but not frozen. Proceed to dump all of the Oreos from their packaging into a gallon size Ziploc baggie that seals very well.

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A Brief History of the Piano

Mark Malinowski
91.5 WBJC Morning Host
Guest Contributor

Perhaps the most ubiquitous musical instrument, after the guitar, is the piano. You see them everywhere. In homes, sometimes in offices, in hotel suites (the really nice, expensive ones), schools—just about everywhere. They come in all shapes and sizes, from a small spinet to a huge 9-foot concert grand, upright, console, grand, electric, digital reproducing.

How often have you walked past a piano, and not even noticed it, let alone give any thought to the instrument itself and how it came to be the instrument we know so well?

Let's take a brief look at the history of this instrument, which is such an important part of western music. The path it took to get to the instrument we know today is a long and interesting one. Time, space, and, quite frankly, scholarship prevent me from bringing you the entire history, but we will look at some of the highlights and milestones in the development of the modern piano.

The earliest musical instruments

were drums—of a sort. Somewhere back in Neolithic times, some Cro-Magnon man (maybe even Neanderthal) found that beating a hollow log produced a pleasing sound and could provide good accompaniment for the dances they did to ensure a good hunt, or whatever it was they needed help with. Of course, I'm speculating here, but it sounds good, doesn't it?

After the drum, it is thought that the oldest instrument is probably the flute. Through some happy accident, some early man (or woman) found out that blowing across a tube, such as a reed, produced a whistling sound, and that changing the length of the reeds changed the sound of the pitch. The story goes that the demi-god Pan was chasing the nymph Syrinx, and as she fled, she found herself at a lake or pond and could run no further. The gods saw her plight, and to save her from Pan, turned her into a growth of reeds. Pan, coming to the scene, pulled the reeds up and made a flute—the instrument we now call the "Pan-flute" or, in some countries, the "Syrinx."



From that point, things started happening a bit faster. From blowing across the top of a tube, it was discovered that one could create a whistle in the tube, blow INTO the tube, and vary the pitch by putting holes in the tube and closing or opening them. What has this got to do with the piano, you may ask? Well, from that point, it was logical to see if there was some way to work the instrument without having to actually blow in it. Around 200 BC, Ctesibius of Alexandria, a musician and engineer, created the first pipe organ. He called it the "Hydraulis," and it worked by using water to push air through the pipes. Of course, it only played a few notes, and the "keys" were large -- played with the fists, as a matter of fact.



Nevertheless, it was the first keyboard instrument.

While the organ grew from its primitive beginnings, string instruments were becoming popular, the earliest being the harp. The early harps had strings strung in a c-shaped bow, and each string tuned to a different pitch. An improvement on that was the Psalter, which was a harp that was actually on a sounding board, with bridges on the board for each string to change the pitch. It was still plucked with the fingers. It took some time, but eventually, someone figured out a way to pluck the strings mechanically, in much the same way as the organ was played. It was reported that in 1397 a fellow named Herman Poll created what he called the

"clavicembalum," which was actually, the first harpsichord. A mechanism was developed that would allow the player to touch a key, and in so doing, pluck a string. In fact, the term "Toccata," comes from the Italian word for "touch," and was originally used to describe any piece played on a keyboard. Over the next 300 years, the harpsichord developed into one of the most important instruments of music. It was primarily an accompaniment instrument, but grew in popularity as a solo instrument, with more and more important composers writing major solo works for the instrument.

Over the years, the size and scope of the instrument changed. Harpsichords were built all over Europe, and each

country and each maker added a new dimension to the instrument. Different materials for sounding boards, strings, and cases were used to create a better sound. German harpsichord makers, particularly Gottfried Silbermann (1682-1753) added pedals that would change the sonority of the strings, much like changing stops on an organ changes the sound of the instrument by directing the air to different pipes. In the case of the harpsichord, pressing a pedal might dampen a string, or change over to brass strings, or gut strings, or strings tuned in octaves, etc. Harpsichords were built with two keyboards (manuals) like organs, and some were actually built with a full pedal keyboard, which made it much easier for organists to practice away from the church.



For all the enhancements and advancements that the harpsichord went through, it had one major drawback: no dynamic range. Oh, if you pounded on a key hard enough, it might increase the volume a bit, but it was too hard to do that and still play well. The instrument was pretty much limited to one volume, and that was a problem that harpsichord makers wracked their brains trying to change. A variety of approaches were taken, including the use of a "tangent" (basically, a flat piece of wood, shaved to a point) to strike the string. This method was employed on the clavichord.

With the clavichord, striking

a key caused a mechanism to make a tangent strike the string. There were a few problems with this. The clavichord had very little volume, and the string, after being struck, didn't sustain long, because the tangent was still in contact with it. One interesting advantage of the instrument was that by moving a finger on the key, a player could create a "vibrato" effect on the string, because wiggling the key caused the tangent to wiggle on the string. The instruments were very popular in their day. While this tangent mechanism did provide a bit of a dynamic range, it still wasn't enough.

The breakthrough came around 1689-90, when Bartolomeo

Cristofori (1655-1731) created an instrument he called the "Gravicembalo col piano e forte," which was a harpsichord with the possibility of playing both soft and loud. The first prototypes were built around 1690, and three of Cristofori's instruments all built around 1722 still survive. The first successful manufacturer of the new "Pianoforte" (a shortened form of Cristofori's name for his instrument) was Gottfried Silberman, of organ and harpsichord making fame. According to one story, the first time J.S. Bach went to visit his son Carl Philip at the court of King Frederick the Great, Carl showed his dad a couple of the new Silberman Pianofortes. Bach, by all accounts was not impressed, and this really got Silberman hot under the collar. Such was his respect for Bach, however, that he worked on improvements to the instrument, and the second time old J.S. tried it, he was pleased -- or so the story goes.

The mechanism that operates the pianoforte is quite complex, and involves a hammer striking the strings. In Germany, the term "Hammerklavier" was sometimes used to make the distinction between the harpsichord and the new instrument. The big difference between the mechanism for the pianoforte and the clavichord is that when the hammer strikes the string, it does not remain in contact with the string, allowing the string to ring and sustain a note much longer. In creating this mechanism, a damping

system had to be developed so that shorter notes could be played. A very complex mechanism, but one that allowed for a dynamic range. The harder or softer one strikes the key, the louder or softer the volume of the note played. Right up until Haydn's time, the pianoforte was considered experimental, and the harpsichord remained the primary keyboard instrument (along with the organ) until the mid-1700s. By the 1760s improvements to the instrument were such that the harpsichord was becoming old-fashioned, and new virtuosi of this new instrument (by this time, it was no longer considered a "better harpsichord") began popping up all over the place.

Over the next 150 years, the use of new materials for sounding boards and strings, and better, more precise keyboard mechanisms, brought the pianoforte (sometimes called the "fortepiano," particularly in England) to the forefront of musical instruments. In Mozart's time, the instrument had enough projection that it could stand with an orchestra as a "concertante" instrument. Builders like John Broadwood, James Thom and William Allen, Sebastian Erard, and Henri Pape created innovations that

keyboard, the tuning of the instrument, and the general sound. It was Pape who first patented the use of felt for the hammers of the instrument, which is the material in use today. Thom and Allen invented and patented the metal compensation frame, which maintained tuning by not warping like the old wooden frames. Sebastian Erard's pianos, favored by Chopin, had the most rapid and smooth action of any at that time. The instrument had become so popular, that everyone wanted a pianoforte, but most middle-class 19th century homes couldn't accommodate the large instruments. Thus, the uprights, consoles, spinets, and "square pianos," were developed and became extremely popular.

Steinway & Sons, established in 1853 in New York, became the premier piano manufacturer in America, and many consider the Steinway grand the benchmark for pianos.

This look at the history of the piano is woefully incomplete. Numerous works have been written about the history of this great instrument, too numerous to mention here. I will tell you that the history of keyboard instruments (and of instruments in general) is fascinating.

the great Vladimir Horowitz used to tell. He had attended a performance of Paul Muni in "Inherit the Wind" on Broadway, and was very impressed. He went backstage and left a note for Muni expressing how much he enjoyed the performance.

The next day, a messenger delivered a note to Horowitz at his Manhattan apartment from Muni which read, "Mr. Horowitz, I'm so glad you enjoyed my performance last night, but it is nothing compared to what you do at the '88." Horowitz asked his wife, Wanda, what Muni was talking about. She said he (Muni) must have heard him playing at some club called "88," to which Horowitz said he never heard of such a place. Wanda said, "I don't know - ask your daughter." He did, and she, too was mystified, and then asked her father how many keys are on a piano. Horowitz said, "I don't know - I never counted them!"

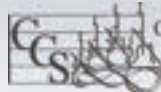
Mr. Mark Malinowski is the longtime morning host on the classical music radio station 91.5 WBJC. Adored by his listeners from near and far, his voice is a staple of the Baltimore airwaves. His blog can be found at <https://www.wbjc.com/author/mmalinowski/> and he can be emailed at mrkmalinowski@bccc.edu.

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Stephen R. Elville, J.D., LL.M.
Managing Principal
steve@elvilleassociates.com

Lindsay V.R. Moss, J.D.
Senior Principal
lindsay@elvilleassociates.com

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Practice Areas

Estate Planning
Elder Law
Special Needs
Planning
Tax Planning

Duncan Scott Keir, J.D.
Associate Attorney
duncan@elvilleassociates.com

Shannon F. Werbeck, J.D.
Associate Attorney
shannon@elvilleassociates.com

Shannon Mumaw, J.D.
Associate Attorney
smumaw@elvilleassociates.com

Practice Areas

Estate and Trust
Administration

Estate Planning

Tax Planning



Renee Q. Boyd
Associate Attorney
renee@elvilleassociates.com

Practice Areas

Estate Planning

Elder Law

Tax Planning

Asset Protection



ELVILLE
AND ASSOCIATES



ATTORNEYS



Gary Greenwald, J.D., LL.M.
Of Counsel
Gary Greenwald, P.C.



Charles A. ("Chuck") Borek, J.D., MBA, CPA
Special Counsel
The Borek Group LLC



Mary Guay Kramer
*Executive Legal Administrator,
 Funding Coordinator*
 Elville and Associates, P.C.
 mary@elvilleassociates.com



Jeffrey D. Stauffer
*Community Relations Director;
 Executive Director of the Elville
 Center for the Creative Arts*
 Elville and Associates, P.C.
 jeff@elvilleassociates.com



Erin Brooke Siske
Office Operations and Billing Manager
 Elville and Associates, P.C.
 brooke@elvilleassociates.com

ELVILLE
 AND ASSOCIATES



STAFF



Gosia Riebman
Billing Assistant
 Elville and Associates, P.C.
 gosia@elvilleassociates.com



Lucille A. Elville
*Audio Visual Production Manager;
 Manager -- Elville Studios, LLC*
 Elville and Associates, P.C.
 lucy@elvilleassociates.com



Megan Penn
Receptionist
 Elville and Associates, P.C.
 mpenn@elvilleassociates.com



Grace Bailey
Elder Law Paralegal
 Elville and Associates, P.C.
grace@elvilleassociates.com



Jane Rossheim
Paralegal
 Elville and Associates, P.C.
jane@elvilleassociates.com



Rebecca Timonen
Paralegal
 Elville and Associates, P.C.
rebecca@elvilleassociates.com

ELVILLE
 AND ASSOCIATES



STAFF



Lesley Funk
*Estate and Trust Administration
 Paralegal*
 Elville and Associates, P.C.
lesley@elvilleasociates.com



Elizabeth A. Williams-Walsh
Paralegal
 Elville and Associates, P.C.
liz@elvilleasociates.com

Elville and Associates' Schedule of Upcoming Webinars and Events

Welcome to the Elville Webinar Series! Unless specified otherwise, the presentations listed below are being offered virtually until further notice. 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. We look forward to hosting you! Most all of our presentations are also available on [Elville and Associates' YouTube Channel](#) for viewing at a later date.

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

Monday, December 13th, 10 – 11:30 a.m. – [“The Essentials of Estate Planning and Elder Law”](#) with Stephen Elville

Tuesday, December 14th, 11:45 a.m. – 1:00 p.m. – [“Achieving Perfection for Your Legacy-Intentionalism in Estate Planning”](#) with Stephen Elville and [Baltimore Washington Financial Advisors](#)

Wednesday, December 15th, 10 – 11:30 a.m. – [“Estate Planning – Legacy and Charitable Giving Philanthropy”](#) with Stephen Elville

Friday, January 7th, 10 – 11:30 a.m. – [“What Families Need to Know About Planning for a Loved One with Special Needs”](#) with Stephen Elville

Tuesday, January 11th, 1:30 – 2:30 p.m. – The Elville Webinar Series [“Wellness Series, Part IV – Setting Health Goals for the New Year”](#) with [Ms. Ellen Platt of The Option Group](#) and [Dr. Michelle Fritsch of Retirement Wellness Strategies](#)

Tuesday, January 18th, 1 – 2:30 p.m. – [“The Essentials of Estate Planning and Elder Law”](#) with Stephen Elville, [Sunrise of Rockville](#), and [Rockville Senior Center](#)

Wednesday, January 19th, 10 – 11:30 a.m. – [“Achieving Perfection for Your Legacy – Intentionalism in Estate Planning”](#) with Stephen Elville

Tuesday, January 25th, 11:45 a.m. – 1:00 p.m. – [“Selecting a Continuing Care Retirement Community”](#) with Stephen Elville and [Baltimore Washington Financial Advisors](#) -- please call BWFA at 410-461-3900 to register

Wednesday, January 26th, 10:30 a.m. – 12:00 p.m. – [“Putting It All Together – A Diagnosis to Adulthood Guide of Navigating the Disability World”](#) With Mr. Eric Jorgensen of Special Needs Navigator

Friday, January 28th, 10 – 11:30 a.m. – [“Stephen R. Elville & Elville and Associates Present: The Advisors' Forum – Heckerling Update”](#) with Stephen Elville

Friday, February 4th, 1:00 – 2:30 p.m. – In person workshop - [“Estate Planning – Legacy and Charitable Giving/Philanthropy”](#) with Stephen Elville at [Lutheran Village at Miller's Grant](#)

Wednesday, February 9th, 10 -11:30 a.m. – [“Understanding Estate and Trust Administration”](#) with Stephen Elville

Tuesday, February 15th, 1:30 – 2:30 p.m. – The Elville Webinar Series “Wellness Series, Part V – Topic TBD” with [Ms. Ellen Platt of The Option Group](#) and [Dr. Michelle Fritsch of Retirement Wellness Strategies](#)

Wednesday, February 16th, 10 – 11:00 a.m. – “Financial and Special Needs Planning” with Stephen Elville and the League for People with Disabilities – link upcoming on www.elvilleassociates.com

Friday, February 18th, 10 – 11:30 a.m. – [“The Essentials of Estate Planning and Elder Law”](#) with Stephen Elville

Tuesday, February 22nd, 10:30 a.m. – 12:00 p.m. – [“Business Planning – Topic TBD”](#) with Charles Borek of The Borek Group, LLC

Wednesday, February 23rd, 11:45 a.m. – 1:00 p.m. – “Estate Planning for Young Families” with Stephen Elville and [Baltimore Washington Financial Advisors](#) -- please call BWFA at 410-461-3900 to register

Wednesday, March 9th, 10 – 11:30 a.m. – [“Trustee Selection – How to Choose the Right One for You”](#) with Stephen Elville

Thursday, March 17th, 11:45 a.m. – 1:00 p.m. – “Trustee Selection – How to Choose the Right One for You” with Stephen Elville and [Baltimore Washington Financial Advisors](#) -- please call BWFA at 410-461-3900 to register

Friday, March 18th, 10 – 11:30 a.m. – [“What Families Need to Know About Planning for a Loved One with Special Needs”](#) with Stephen Elville

Thursday and Friday, March 24th and 25th – [Brain Injury Association of Maryland](#) Annual Conference – Moving Forward Together – Presentation: “Supported Decision Making for Persons Living with Brain Injuries with Stephen Elville” – Conference registration required to attend

Wednesday, March 30th, 10 – 11:30 a.m. – [“The Essentials of Estate Planning and Elder Law”](#) with Stephen Elville

Friday, April 22nd, 10 – 11:30 a.m. – [“Guardianship and the Alternatives – What Parents, Family Members, and Advisors Need to Know”](#) with Stephen Elville



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' problems 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 problems through counseling, education, and superior legal-technical knowledge.

PHILOSOPHY STATEMENT

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

Elville and Associates -- Membership Organizations





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?

Learn about Elville and Associates' accredited Client Care Program – "planning that works."



Services Offered by Elville and Associates

ESTATE PLANNING AND TAXATION

- Wills
- Trusts
- Powers of Attorney
- Advance Medical Directives
- Estate Administration (Probate)
- Trust Administration
- Fiduciary Representation
- Estate Tax Planning
- Asset Protection
- IRS Tax Controversy
- State of Maryland Tax Controversy
- Personal and Business Tax Planning
- Business Law
- Business Succession Planning

- Charitable Giving and Philanthropy
- Elville Self-Direct™
- Waypoint Trust™
- Elville Legacy System™

ELDER LAW

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

SPECIAL NEEDS PLANNING

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



ELVILLE
AND ASSOCIATES

Planning for Life, Planning for Legacies

7100 Columbia Gateway Drive, Suite 190 | Columbia MD 21046 | 443-393-7696 | elvilleassociates.com