

LOCAL LIFE

RETIREMENT LIVING

December 2019



JASON LABARGE

Page 10

Retiring from your career doesn't have to be daunting! Jason LaBarge of Premier Planning Group wants to help people enter this new phase of their life with confidence.

 **THE VOICE MEDIA INC.**

HEALTHY AGING

Page 3

Use these tips to reinvigorate yourself by eating healthy and exercising as you grow older.

SENIOR LIVING

Page 6

What should you consider when choosing the right senior living community for your loved one?

TRAVEL

Page 13

Ask these questions before planning that trip you have fantasized about during the hectic holidays.



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Caring For Ourselves As We Age

Anuj Bhatnagar, M.D.

UM Baltimore
Washington
Medical Center

Staying healthy and feeling your best is important, and that importance doesn't change just because you're growing older.

As we age, we experience a number of major life changes, and, as many of us know, it can be difficult to adjust. The particular challenge for older adults is they may begin to experience a decline in health.

Healthy aging means finding ways to reinvigorate yourself as you pass through landmark ages. It involves discovering new things to enjoy, learning to adapt to change, staying physically and socially active, and feeling connected to your com-



munity and loved ones.

As you age, your relationship with food may also change along with your body. A decreased metabolism, changes in taste and smell, and slower

digestion may affect your appetite, the foods you can eat and how your body processes food. The key is to figure out how to adapt to your changing needs. Now, more than ever, healthy

eating is important to maintain your energy and health.

- Load up on high-fiber foods such as fruits, vegetables and whole grains. Your whole digestive system does slow as you age, but fiber and more fluids will help you feel more energetic and give you fuel to keep going.
- Put effort into making your food look and taste good. Your taste buds may not be as strong and your appetite may not be the same, but your nutritional needs are still very important.
- Watch out for dehydration. Because of physical changes, older adults are more prone to dehydration. So make sure you are drinking plenty of fluid, even if you don't feel thirsty.

Many adults also don't exercise as they get older. However,
» **Continued on page 16**

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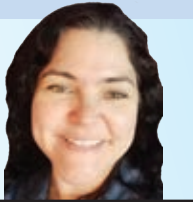
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Overcoming A Modern Challenge Of The Aging Community: Isolation

**Yanny Silva
Rosario**
Partners In Care



I have worked in the public sphere for over 20 years. I have seen social trends shift, change and reverse course. I currently work for an agency that caters to the aging community and I have noticed a change in social direction: isolation.

It used to be that the older citizens were the organizers of events. Holidays and get-togethers were created around their availability. Somewhere along the way, the practice has fallen by the wayside.



The lack of social engagement is an automatic default toward isolation and lack of purpose. A 2019 study by the National Institute of Aging has shown that isolation in older adults leads to a faster decline

in both physical and mental health. Human beings were simply not created to be in complete isolation. We are social creatures.

The best defense is to stay engaged. Join a social club

or, better yet, join a volunteer organization. Both activities require commitments of your time, talents and skills. Yes, it will require effort, but effort is part of what makes it
» **Continued on page 16**

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Becoming A Hospice Volunteer Can Be Good For Your Health

Chris Wilson

Hospice of the
Chesapeake



Flower arranging. Data entry. Playing an instrument. Quilting. Community outreach.

These are just five of the dozens of ways a retiree can volunteer for a hospice organization. And in four of them, one may never see a patient.

If you're considering making a New Year's resolution, look into the many unique ways to give your time and talents as a hospice volunteer. It's not only good for your commu-

» Continued on page 16



Photo by Elyzabeth Marcussen

Hospice volunteer Eileen Lacijan (right) watched over a pediatric hospice patient at the Rebecca Fortney Inpatient Care Center in Pasadena. Retirees like Lacijan find enjoyment and purpose in volunteering.

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Caring For Life



Planning Ahead For A Brighter Future – The Time Is Now!



Megan Hoffman

Community Sales
Director at Brightview
Severna Park
Brightview Senior
Living



BRIGHTVIEW

Choosing the right senior living community can be an overwhelming undertaking for individuals and their families. Timing considerations, changing or opposing family dynamics, and financial concerns are common challenges for families.

TIMING

Many experts recommend making the move when your parent is still healthy, allowing him or her to enjoy the socialization, life-enriching programs, freedom from chores, and everything else the community has to offer.

A move to independent living could help prolong the need for advanced assistance or care and won't force your family to make a rushed decision in the event of an emergency.

Have you noticed a change in your loved one's needs?

- Nutrition: Less interest in meal preparation, weight loss, or poor eating habits?
- Socialization: Friends visiting less? Isolated? Lonely? Depressed?
- Transportation: Driving skills declining? Lack of transportation?
- Memory: Forgetting appointments? Medication? Events?
- Appearance: Lack of grooming? Difficulty bathing or doing laundry?

- Home maintenance: House or yard untidy? Papers and trash stacking up?
- Accidents: More difficulty getting around? Falls? Mobility issues?

HOW TO HAVE "THE CONVERSATION"

- Start it now. Don't wait until an emergency, which may rob your loved one of their ability to participate in their own care plans. Knowing your parent's wishes now will help you make the best decisions later while making their transition less stressful.
- Do your research. Gather information on the types of services, levels of care, and

accommodations in your area to present to your loved one, siblings, and other family members who are involved in the decision-making process.

- Share your concerns for your loved one's safety and well-being and have an open mind when listening to their concerns about moving.
- Explain how retirement living has changed over the years. Visit communities together and let them get a feel for each one's unique culture, people and lifestyle.
- Make a plan with your loved one. Consider their wishes, community location, type, levels of care, quality of care, and finances.

FINANCES

Senior care advisors can help connect families with a variety of options and programs to help meet individual needs.

These five considerations should be top priority

- Fee structure: monthly rentals vs. buy-in continuing care retirement communities
- History, reputation and financial stability of the community
- Type of living accommodations offered
- Scope of services offered
- Types of amenities available, including health services

Megan Hoffman has served as community sales director at Brightview Senior Living since 2013.

Brightview Senior Living is a great place to work and Fortune magazine's 2019 No. 1 Best Workplace in the Aging Services' Senior Housing & Care category. Brightview is the only senior living company on Fortune magazine's list of 2019 Best Workplaces for Women.

Great places to work make great places to live. For more information, visit www.brightviewseniorliving.com.

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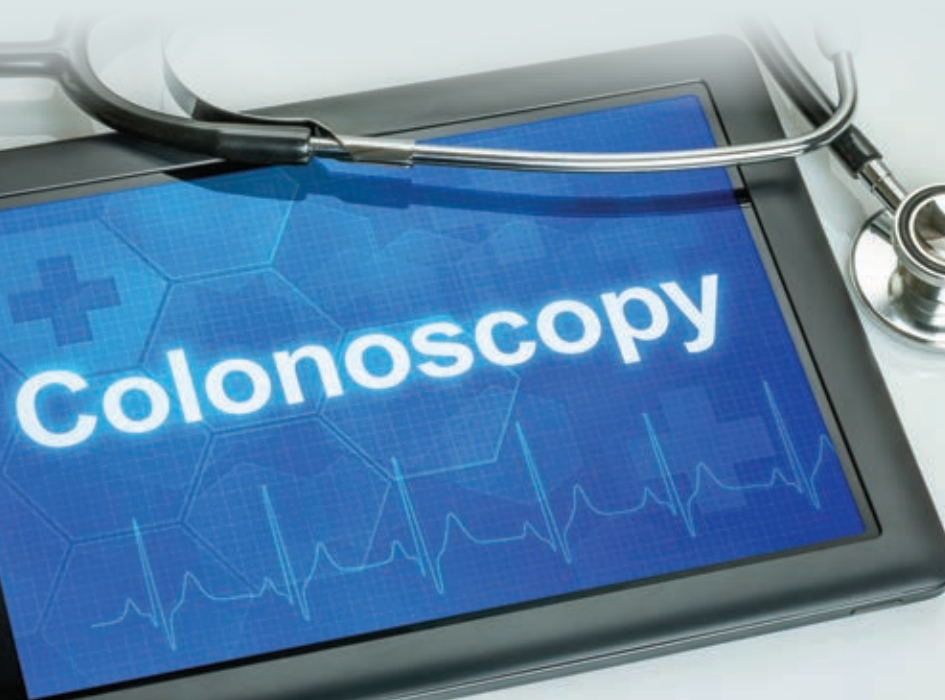
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Submitted by Anne Arundel Gastroenterology Associates

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Colon cancer is the third most common cancer diagnosed in the United States for both men and women. Colonoscopy is the only test that detects and prevents colon cancer. At Anne Arundel Gastroenterology Associates, our nine board certified physicians perform over 13,000 colonoscopies each year.

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Finding The Right Senior Living Community

Brian R. Fellner

Fellner Legal
Services LLC



Most of us have heard of a senior living community, where people 55 or older reside in a planned community with options for how to spend the retirement age. Deciding if a senior community is a good fit is like any other major decision. You should carefully weigh pros and cons, and come to a conclusion that works best for your needs.

Types of Senior Communities

Generally, senior communities require a resident be at least 55 years of age. They come in many forms:

- Luxury communities
- Senior RV parks
- Golf communities
- Active senior communities
- Gated communities

Luxury Communities

A luxury senior community is geared toward residents who seek larger homes with more amenities and features. Luxury

communities may offer more services to residents, including more personal service, more amenities and higher-priced activities.

» **Continued on page 18**



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Jason LaBarge Of Premier Planning Group He

By Zach Sparks

When it comes to retirement, people usually think of money first. Are they financially prepared to retire? While that is essential, Jason LaBarge and his team at Premier Planning Group help clients navigate all the challenges that come with retirement so that they can enjoy the fruits of their labor.

LaBarge sees his role as similar to that of a sports agent, taking care of everything, so the clients don't have to know how to navigate it all on their own.

"We can help you with anything that you need so that you can focus on things that are really important: your family and your health," LaBarge said. "We have fun events throughout the year; we do a Christmas party and a family-oriented picnic. We try to encourage the relationship beyond dollars and cents."

Jason LaBarge and his team at Premier Planning Group help with a long list of items. That list includes assisting people when they sign up for Social Security,



working with mortgage lenders when clients are trying to move into the homes they plan to retire in, and submitting paperwork for health savings account (HSA) reimbursements.

Jessie Ringle, director of client accounts, helps meet those needs, whatever they are.

"Someone will say, 'I have this doctor bill' or whatever, and Jessie will help facilitate the reimbursement," LaBarge said. "So it goes beyond us picking this fund or that annuity. We really want to be the one-stop shop for anything financial."

Another example is RMDs, or required minimum distributions. When the owners of some IRA accounts reach 70 and a half years of age, they must withdraw money from their IRA account. One option is to donate to charity, and LaBarge's team can facilitate that transaction too.

While some clients may need assistance with RMDs, others may be enduring times of hardship or request help with estate planning.

"We work with an aging population, and when someone pass-

es away, their family often feels overwhelmed with everything that is going on," said Alyssa Obrebski, LaBarge's executive assistant. "They can call Jessie and let us know the person has passed and then we get them that basic information, like the death certificate, so the family doesn't have to. That's a huge weight off their shoulders."

Many of those tasks go above and beyond the responsibilities of the average financial professional.

"Going that extra mile is really what separates us from others, but we still give the personal touch," LaBarge said. "It's not just about making money. It's one-stop. Think about Medicare. When you hit age 64, you hit a tripwire and you get inundated with all kinds of stuff, that's your health insurance. It's overwhelming. And 70 and a half is too. Jessie will say, 'You're this old, you have to do this.' We keep up with all the changes in a client's life and keep up with the changes in Social Security and the market."



Helps Clients Retire With More Than Just Money

Caroline Harper, director of marketing and relationship management, added, "We want you to be happy in retirement, so Jason is big on trying to help, whatever that means for you ... that stems from Jason's grandmother and wanting to see that people are happy and living the best retirement that they can."

Marcella LaBarge was left unprepared to take over her financial life after her husband, Frank, died suddenly of an aneurysm. Wanting to honor her, Jason LaBarge entered the field of financial services.

Now, he helps people prepare for retirement, not just through investing, but also by finding their passions.

"People build who they are

through their job," LaBarge said. "You become a business owner, you become an engineer, or you become a teacher. It's part of your identity. When you lose that, for some people it's super easy. They have the date on their computer. 'I have 325 days left and I'm out.' For others, it's hard for them to transition."

To help with that transition, LaBarge has held events introducing clients to hobbies they can explore, like antique collecting and making podcasts. LaBarge also plans to host an event with a world traveler.

"Her husband passed away, and instead of just sitting around and watching 'Murder She Wrote,' she found a travel agent who does everything for

you," LaBarge said. "She broke her arm in Vietnam and this company flew a nurse to her in Vietnam and the guy was with her the entire time from the minute he met her, to the front door of her house. I want her to talk to my clients and say, 'Don't feel daunted by this. If you want to go to Jerusalem or wherever, there are resources available to help you do that and will help you with everything.'"

That's the goal: helping people retire not just with their money but also with good health, an abundance of happiness and purpose. That's why LaBarge and his five-person staff enjoy coming to work every day.

"The decisions that we recom-

mend affect their entire life savings, and the weight of that is so heavy," Ringle said. "We manage a lot of clients, all different net worths and amounts of money, but the level of service we provide to everyone is the same. In any profession, you can become desensitized. It's really important to us to not ever get too far away from the weight, responsibility and reward of what we do. Those clients who give us such a warm embrace when we see them — that's so rewarding."

To schedule a consultation with LaBarge to discuss your retirement accounts, call 443-837-2542. All consultations are no-obligation. ■

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Understanding Our Loved Ones With Dementia

Shirley Robinson

Kris-Leigh Assisted Living Communities



As children, we see our parents in a certain light. After all, they are the ones who taught us to be the people we are today. We admire and cherish the opportunities that they gave us — even if they didn't have the same opportunities themselves.

It's difficult to watch our heroes age in place. Warm memories of the holidays, home-cooked meals, birthday parties, family vacations, and relaxing Sundays are often complicated when we now see our parents or other loved ones struggling with dementia.

Normal Aging Versus Dementia

In the normal aging process, the individual may experience slower recall and may have difficulty concentrating but remain able to follow spoken and written instructions. The capacity to learn stays intact, however, new information may take longer to absorb.

Dementia is classified as a neurocognitive disorder. It may be either a major or mild neurocognitive disorder.

Dementia Symptoms

The loss of mental functioning causes deficits in language, learning ability, judgement and orientation. There are specific diseases that cause dementia. Among them is Alzheimer's disease, which accounts for two-thirds of all dementia cases.



Rated Stages of Dementia

The Clinical Dementia Rating or (CDR) has five stages that describe a patient's ability to perform in six areas of cognition and functioning:

- Orientation
- Memory
- Judgment
- Home and Hobbies
- Personal Care
- Community

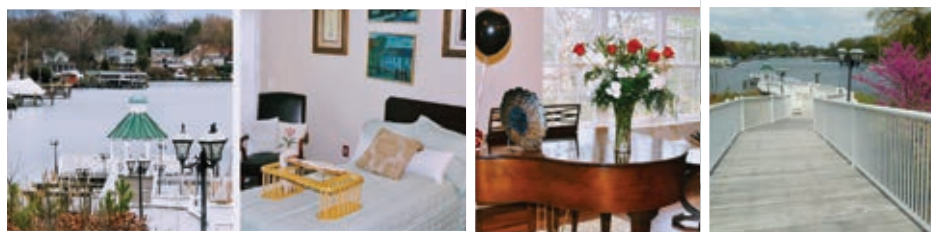
The Best Medicine

The reality is that no one would choose this path. Research is constant and impressive. The best medicine is providing comfort measures that don't antagonize our loved ones by trying to force them to remember. These are still the same people who made a lasting impression on our lives. The difference now is that they lack the ability to save their memories all day long. Meet them at their point of need with a smile, a servant's heart, and the benefit of good communication. We can all administer that medicine.

Shirley Robinson is a certified dementia practitioner (CDP) and certified Alzheimer's disease and dementia care trainer (CADDCT) accredited by the National Council of Certified Dementia Practitioners.

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You might have an idea about what you'd like, but you might not be entirely certain where you'd have your passport stamped if the opportunity came up tomorrow.

We all know that the best way to make something happen is to start intentionally giving it shape — something to look at, imagine, talk about and (most importantly) plan
» Continued on page 18

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As the sun sets on your life, the question of making a difference can arise. Usually our greatest influence is on our family and those close to us. Passing on family values, traditions and faith should be a priority to all of our seniors.

In Anne Arundel County, an increasing segment of the senior community is able to pass on wealth to following generations. Much has been written about the uneven distribution of wealth, and I am just an observer in the political debate. However, I serve a segment that has the responsibility of dealing with accumulation of financial blessings.

Some seniors have been successful entrepreneurs and business owners. Others have invested well in a rising stock market. Many seniors have lived within their means, saved, and collected pensions that adjust for inflation. Inheritances from the greatest generation, and now the older boomers, are adding to the wealth of some of our residents.

According to an August 19 article in The New York Times, wealth of \$2.05 million is needed to reach the top 10% of households for 65 and older in the United States. In Anne Arundel County, this amount is often reached by the value of a home and retirement accounts.

In addition to the above factors, seniors are working longer, health care is excellent in the area, and overall tax rates have dropped, add-

ing up to larger nest eggs. Wealthy families retire to this area because of the amenities. With smaller families, longer life expectancies and the high cost of assisted living, we also have families who are holding onto assets just to make sure they are secure in retirement.

As an estate planning attorney, my job is to guide families to pass on their wealth in an efficient manner. The Maryland estate tax exemption is now at \$5 million, which means that estate taxes affect only a small number of families. Maryland has favorable trust rules that allow trusts to run for generations, protecting assets from unjustified claims, divorce and changes in the estate tax exemption. Efficient charitable giving from retirement assets and the establishment of donor-advised funds allow for leaving a legacy while generating

income tax savings now.

Qualifying for medical assistance is not a viable option for those with substantial assets, but long-term care needs requires planning for everyone. As you consider how to leave a lifetime of accumulating assets, you need to consider all the options available. Ensure that you and your family are taken care of while leaving something to those who follow. A good question to ask is: How do you want to be remembered in 50 years?

These answers are general information and are not intended as legal advice for your individual situation. Steven M. Berger is an attorney and board-certified estate planning law specialist operating at 821 West Benfield Road, Suite 1, in Severna Park. For more information, call 410-777-5916 or email info@bergerwills.com.

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Becoming A Hospice Volunteer Can Be Good For Your Health

» **Continued from page 5**

nity — it's good for you, too.

The Corporation for National and Community Service wrote in a recent brief, "A growing body of research shows an association between volunteering and mental and physical health benefits. In particular, older volunteers report lower mortality rates, lower rates of depression, fewer physical limitations, and higher levels of well-being."

According to the U.S. Department of Labor, about 62.6 million people in the nation volunteered through or for an organization at least once between September 2014 and September 2015. Of those, the National Hospice and Palliative Care Organization (NHPCO) reports that

about 430,000 were trained hospice volunteers.

But not all these volunteers work directly with patients. The NHPCO reports that while 60% of hospice volunteers assist with direct patient care, 20% provide indirect care by supporting the clinical teams, while 19% provide general program support.

That means if someone isn't comfortable caring for a patient, there are plenty of other ways to help people live as fully as possible, even at the end of life. Hospice organizations find that many people who start off as an administrative or indirect support volunteer have a change of heart once they learn more about the care and services provided by patient care vol-

unteers. They may take small steps toward serving directly with patients and find themselves experiencing a heightened sense of purpose.

Those first brief but meaningful encounters with patients often begin with the healing arts. These are comforting, calming practices that include comfort touch, aromatherapy and reiki. People can also donate their time through therapeutic pet visits, offering musical performances bedside, and as a licensed cosmetologist offering haircuts.

Whatever way one might consider giving of themselves to help a hospice patient and their family, hospice organizations are required by law to provide training. No one will be left wondering

what they are supposed to be doing. Plus, the volunteer team ensures that volunteers know they are a vital part of the care provided to patients and families.

Even when you're dying, there can be a lot of living to do. Hospice volunteers not only make more special moments possible for the patients and families they serve, but also for themselves by helping them to live a more fulfilling, healthier life.

Chris Wilson is the director of advancement and volunteer services and has been with Hospice of the Chesapeake for more than 11 years. She can be reached at cwilson@hospicechesapeake.org. ■

Overcoming A Modern Challenge: Isolation

» **Continued from page 4**

all worth it.

When you join a volunteer organization, you can make a difference in someone else's life. Not only are you helping someone else, but you are helping yourself too. Folks who stay active and engaged are better suited to maintain mental cognition; better suited to meet their personal expectations; and better suited to tackle unexpected projects. The social engagements can lead to networking opportunities, sharing of ideas that improve daily life, and find a sense of personal fulfillment. Personally, I have found very few experiences to be more rewarding than volunteering.

There is an old saying: "People will not remember

what you said or did, but they will remember how you made them feel." The folks on the receiving end of your volunteer work will carry that feeling with them and share it with others. You can volunteer by providing tutoring at a local school, helping to feed the hungry, or cleaning up your local park.

There are also organizations that specialize in helping older adults stay independent by providing social engagement and volunteer opportunities. Some of our local senior-seeking organizations include Senior Corp, Boys/Girls Scouts, AARP, and Partners In Care Maryland. All of these would love to have you come on board. Call one today to avoid isolation tomorrow. ■

Caring For Ourselves As We Age

» **Continued from page 3**

exercise is vital for staying healthy throughout life. It helps you maintain your strength and agility, gives your mental health a boost and can even help diminish chronic pain. Whether you are generally healthy or are coping with an ongoing injury, disability or health problem, regular exercise can improve your confidence and outlook on life.

- Check with your health care provider before starting any exercise program. Find out if any health conditions or medications you take affect what exercise you should choose.
- Start slow. If you are new to exercise, a few minutes a day puts you well on the way toward building

a healthy habit. Slowly increase the time and intensity to avoid injury.

- Walking is a wonderful way to start exercising. Exercise doesn't have to mean strenuous activity or time at the gym. In fact, walking is one of the best ways to stay fit. Best of all, it doesn't require any equipment or experience and you can do it anywhere.

Remember the best thing we can do as we age is to embrace it. We can't turn back the hands of time, but we can control how we take care of ourselves.

Dr. Anuj Bhatnagar is a geriatrician with the University of Maryland Baltimore Washington Medical Center. He can be reached at 410-553-8092. ■

Fixed Indexed Annuities Can Boost Your Retirement

William Sansing
WTS Financial



Whether you're already retired or a few years away, like most people, you want to protect your hard-earned money and see it grow.

With today's lower interest rates, safer investment products like CDs, money markets and bonds may not provide the growth potential you need for retirement planning. You can turn to the stock market, but that means taking on risk, maybe more than you're comfortable with.

What if you could have both protection and the opportunity to grow your money? Well, you can with a fixed

indexed annuity.

Below are answers to some of the most frequently asked questions about this popular product.

What is a fixed indexed annuity?

A fixed indexed annuity (FIA) is a tax-deferred financial tool designed for the long term, offered by insurance companies. Your account value is protected against market loss but has the opportunity to grow by earning interest based on the performance of an index or indices that you choose. You also have the ability to allocate some or all of your money to a fixed-rate strategy that earns a guaranteed interest rate. When you feel the time is right to start receiving income payments, you can annuitize your contract for a specific period

of time or for the life of the annuitant.

It's important to remember, you cannot lose money based on market declines. It's that peace of mind that makes fixed indexed annuities so attractive.

How does a fixed indexed annuity work?

Fixed indexed annuities typically offer you a choice of strategies for potentially growing your money: a fixed interest rate option and index-based options that credit your interest based on a cap rate or participation rate strategy.

The fixed interest rate strategy earns a guaranteed interest rate for a period of one year. The interest rate is declared at the time you purchase your contract and renews annually on your contract anniversary

at the new current rate.

With index-based strategies, your money has the potential to grow based on the performance of one or more market indices, such as the S&P 500. The interest rate you can earn is usually calculated over a predetermined time period and can vary based on the features of the annuity, including the option to allocate your money into a strategy based on a cap rate or participation rate. A cap rate is the upper limit of interest that can be credited during the term. A participation rate is also an upper limit on what can be credited, but is based on a specified percentage of the index's performance.

Cap rates and participation rates are set at the time of your initial contract purchase and reset after each term. Your
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Bill Sansing, EA

Finding The Right Senior Living Community

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Senior RV Parks

For those retirees who enjoy the open road, a senior RV park can be an excellent option. They allow the owner to reside for shorter periods of time and keep that love of travel at the forefront of their lives.

Golf Communities

For the duffers out there, a love of the links can often be most easily exercised by living near the course. Golf communities are often on or near some of the most prestigious golf courses designed by the top names in the business.

Active Retirement Communities

Retiring does not have to mean sitting in front of the TV

or seeing your activity level decrease. In fact, the number of active retirement communities is always increasing, and the diversity of choice continues to grow as well. Biking, running, walking, swimming, climbing, and more can all be the centerpiece of a great and active retirement.

Gated Communities for Seniors

The draw of a gated community can be different for each individual buyer. They may seek a serene and quiet retreat, or they may be attracted to the security and peace of mind that the gates provide. Regardless of the reason, gated communities for retirees are increasing in popularity and are as easy as ever to find.

Legal Considerations for Age-Restricted Communities
Age-restricted communities

come in many forms, including 55-plus, 62-plus and 65-plus. The U.S. Department of Housing and Urban Development and the **Housing for Older Persons Act** both govern the permissible actions by such communities. These communities are usually described as “age-qualified” in their sales materials. There are also communities that are marketed to a certain age group — “age-targeted” — but are not age-restrictive. This means that younger people or families with children may live there. So be sure to find out exactly what you are looking at before you buy.

Things to Know

Some important things to find out about your possible retirement paradise include:

What rules are in place in the community? If you have strong beliefs about your ability to design or maintain your own

land, you will want to know if the HOA has restrictions you disagree with.

At what stage are the sales in this development? Request a copy of the budget from the homeowners association.

What interests and activities do your neighbors have?

Are the reserves adequately funded? Is there a pending or possible special assessment?

What are the surrounding communities like?

Ultimately, each location is different. Do not assume that any one location is going to offer all of the services desired; find out for yourself before taking the plunge.

Brian R. Fellner is the founding attorney of Fellner Legal Services LLC. To learn more, contact 443-906-0117 or bfellner@flslawyer.com, or visit www.flslawyer.com. ■

Don't Miss Out On Your Dream Bucket-List Trip

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for. With that in mind, here are a few questions to ask yourself so you can get started working out the details of that trip you fantasize about during those hectic holidays.

What's your “happy place” when you have bad days?

Again, for some, this might be a specific place — Bora Bora or the Alps or Johannesburg. But more than that — what's the feeling you go to when you're stressed out or stuck in traffic? Do you imagine the lazy perfection of pristine beaches? The thrill of craggy mountains? The rush and sensory feast of busy marketplaces? The smells of spicy foods? Make a quick list: 10 things that come to mind on the most fun, free, relaxed, no-obligations, open day you

can imagine.

What do you crave? Think of what you say you wish you had more of — free time, adventure, romance, time to learn a new skill, sunshine, purpose. What are you truly, deep down, just plain hungry for? What do you long for? When you imagine being your best self — what are you doing? And who is with you? Jot down 10 things you are longing for in your life right now.

What season suits you best? Do you love to soak in the sweltering heat in your swimsuit? Or the crisp crunch of autumn leaves underfoot? Or the intense, blue quiet of a mountain snowfall? When do you feel most at home in your body and most in love with your environment? Your perfect vacation

doesn't have to be the most popular! It's your perfect vacation, remember?

What's one crazy luxurious thing you secretly wish for?

For some people, it's as simple as a pile of books and no emails to answer for three weeks. For others, it's endless room service or all-day spa treatments or king-size feather beds and huge whirlpool tubs. Write down five luxuries that would make you feel like you'd won the lottery if someone handed them to you right now.

When you scroll through magazines, which images grab you the most? What colors draw your eye? Spicy and exotic? Cool and laid back? Misty and mysterious? Go to a bookstore and pick up four or five travel magazines, and

notice which images you keep going back to, the ones that make your heart skip a little.

When you've had time to assemble your thoughts, you can set a goal, start saving if you need to, and start giving shape to your plan. Put your images and any accompanying words or phrases anyplace you'll see it multiple times a day — and let those images inspire you as you get closer and closer to making your bucket list trip a reality.

What's the best part? The travel advisors at WorldTravelService, Severna Park, can help you design this trip down to the last customized detail. Call them at 410-647-4000 to get started on your bucket-list trip! ■

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Fixed Indexed Annuities Can Boost Your Retirement

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principal and earnings are protected by the safety of a floor. The floor prevents your annuity from losing value, even if the index declines during your term. Your principal and any interest credited are protected. You cannot lose money based on market performance.

Would I have the flexibility to access my money if I need it?

Fixed indexed annuities are designed for long-term financial planning purposes. However, if you need to withdraw money, you can. Keep in mind, however, that depending on how much you take out and when, you may incur penalties and/or fees. These can vary by product

and state. Ask your financial professional for details.

How will a fixed indexed annuity affect my year-end taxes?

One of the benefits of any annuity is tax deferral. You pay no taxes on any interest you earn until you make a withdrawal, so more of your money stays invested, any interest credited can continue to compound, and your assets may accumulate faster than with taxable investments like CDs.

Is there a death benefit with a fixed indexed annuity?

Yes. Fixed indexed annuities offer a built-in death benefit for your loved ones that enable

you to leave a legacy if you pass away. Depending on the product, there are a variety of options for beneficiaries which may include payment of a lump sum, regular income payments, deferral of receiving the death benefit, or taking over ownership of the annuity contract. Your financial advisor can provide you with product-specific information.

Why choose a fixed indexed annuity?

A fixed indexed annuity can be a smart choice as part of your overall financial strategy for several reasons:

You can benefit from protection, while still maintaining the opportunity for growth

You can earn interest based on the performance of your selected indices without the

risk of actually being invested in the stock market

Your money is protected from any market downturns (assuming you abide by the terms of the contract)

Your money can grow faster with the power of tax deferral

You have access to your money at any time during your contract term — penalties and/or fees may apply depending on when and how much

If you would like to discuss annuities in more detail, contact WTS Financial for a free, no-obligation consultation. Call 443-702-7128, email william@wtsfinancial.com or anita@wtsfinancial.com, or visit www.wts-retirement.com. WTS Financial is located at 2441 Mountain Road, Suite F, in Pasadena. ■

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