

# HOME & GARDEN

OCTOBER 2022



## SEVERNA PARK VOICE

### JUST-IN-TIME RENOVATIONS

**PAGE 14** Justin Wilson and his team replace old roofs and siding, renovate interiors and install new flooring for homeowners.



### PRESERVING YOUR HABITAT

**Page 7** Good stewards support a healthy habitat for plants and animals.

### TRANSFORMING YOUR GARAGE

**Page 11** Establish a new office, “man cave,” “she-shed” or game room.

### GAINING MORE LIVING SPACE

**Page 13** Consider these ideas when doing home renovations.

### ESTATE & INHERITANCE TAX PREP

**Page 21** There are ways to minimize tax liability through estate planning.



# To Renovate Or Relocate?

**Christopher Boyd, AIA**  
boydarc architects



Considering how much changes in our day-to-day lives, it may be no surprise to find that your home no longer fits you as well as it once did. What may surprise you, however, are the ways it can be transformed to better harmonize with your current lifestyle, helping you stay in the home you love.

Size matters. Your family's growth and development test the boundaries of your home. An addition, whether

extending out or up, is a clear solution, but if you are already at your property's limits for both footprint and height, relocation may seem to be the only option.

However, you can also increase valuable square footage within your home by combining existing spaces. An unused formal living room could be opened up and split between the kitchen, dining area, and entry to enlarge the spaces you enjoy most while eliminating a dust collector. Dramatic transformations can be achieved in an older or more traditional home by adding windows or skylights and removing or reconfiguring interior walls to create an open

*Continued on page 16*



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**L**andmark Roofing is well known and recognized for being the leading area contractor for providing quality roofing, windows, doors and James Hardie siding. The Landmark team prides itself on its expert workmanship and quality installation. Landmark's commitment to quality workmanship has earned them several certifications of distinction. GAF has awarded Landmark Roofing with its Master Elite certification. This certification is a highly prestigious award as only 2% of all roofing contractors in the country have qualified as Master Elite. A Master Elite contractor has to demonstrate the highest ethical and professional contracting and installation standards as well as commitment to continuing education and an A+ Better Business Bureau rating, to name a few requirements. Landmark Roofing has also earned the Elite Preferred James Hardie certification. This award is based on a variety of criteria to include best installation practices, best sales practice, quality reviews and more. In selecting a roofing or siding contractor, you want to make sure that the contractor has these certifications. With these certifications, you can rest assured that you are dealing with a quality roofing and siding contractor. Do not settle for anything less. Ever.

While Landmark Roofing is known for its quality workmanship on roofing, siding, windows and doors, it is also very proud of giving back to the community. Landmark has a deep core belief that it wants to be a company that gives back and serves its commu-



nity. Landmark recently won the Harmony Award from the Greater Severna Park and Arnold Chamber of Commerce, an award for their local philanthropy efforts in the local community. Landmark was also notified in late August that it was nominated for the Community Foundation of Anne Arundel County's Philanthropy Award in the category of Corporate Philanthropist of the Year. Mary Spencer, CEO of the Community Foundation, stated in her letter to Landmark, "This nomination acknowledges your incredible commitment to our community and philanthropy."

Landmark continues to invest in the community in many ways and has done so since opening seven years ago. The company is a member of and supports the Greater Severna Park and Arnold Chamber of Commerce, Pasadena Business Association and the Annapolis Chamber of Commerce organizations. Landmark does an annual roof giveaway to a family in need, provided a free deck roof for SPAN, and supports the Anne Arundel County Food Bank, Boys Hope Girls Hope, Court Appointed Special Advocates (CASA) and the Annapolis Light House shelter. All of these organizations provide for those in need. Landmark also supports the Pasadena Business Association's annual crab feast and its scholarship program, which provides money to assist students for funding college tuition. Landmark also has sponsored the Baltimore Washington Medical Center Foundation for several events, including helping the founda-



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# LANDMARK ROOFING

“The outpouring of support from our community, and from businesses like Landmark, played an instrumental role in helping our front-line team members remain resilient, focused and appreciated during what has been an incredibly challenging period in health care. We’re so thankful for Landmark Roofing’s partnership.”

— **KATHY BURK, VICE PRESIDENT AND EXECUTIVE DIRECTOR**  
BALTIMORE WASHINGTON MEDICAL CENTER FOUNDATION

tion support medical workers who were severely overworked during the COVID pandemic. Landmark sponsored the Jimmy’s Famous Seafood food truck. Free food was provided for health care workers, a generous act that was a great hit.

“The outpouring of support from our community, and from businesses like Landmark, played an instrumental role in helping our front-line team members remain resilient, focused and appreciated during what has been an incredibly challenging period in health care,” said Kathy Burk, vice president and executive director of the Baltimore Washington Medical Center Foundation. “We’re so thankful for Landmark Roofing’s partnership.”

Another nonprofit Landmark has assisted is the Wellness House of Annapolis. The Wellness House provides free programming for people and families that are dealing with a cancer diagnosis. Mary Jermann, executive director said, “We’re grateful to Landmark Roofing to have received the kind and generous financial support that is so very necessary to keep our programs available for our community, especially at such a difficult time when a family member is managing a cancer diagnosis.”

Landmark is also a proud stadium sponsor of Severna Park High School athletics and the booster’s organization. Landmark recently partnered with Chick-fil-A to have special yard signs produced to recognize all SPHS graduating senior athletes who dealt with their sports seasons being canceled due to COVID.

Landmark is a quality roofing, siding, window, doors and gutter company that is very proud of its growing and thriving business. It also enjoys giving back to the community. “We are more than just another roofing company; we are a company that wants to make our community a better place to live — because we live here too!” said owner Artie Hendricks. Co-owner Rob Calhan added, “We will continue to invest in our community and nonprofits to try to make people’s lives just a little better where we can.”

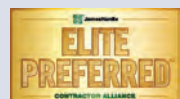


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# Fall Is The Best Time To Install Your New Fence Or Deck



**Nicole Bailey**  
Fence & Deck  
Connection



**Y**ou may think that once school starts and the beach bags are packed away, fence and deck contractors also pack up and hibernate until the spring. However, fall is the optimal season for installation! Instead of waiting until next year to get a project started, homeowners can rest easy knowing their outdoor space will be ready for the first backyard barbecues once warmer weather returns after the winter thaw. Below are just a few reasons why you should install your new fence or deck in the fall months.

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# Preserving Your Habitat

**Zach Ebaugh**  
Greens Manager  
Homestead Gardens  
Severna Park



**F**all is a wonderful time, whether you fancy the wide array of color changes that brighten up the landscapes or the bonfires with friends and family.

Just as this is a time of transition for people, the same happens within the habitat you have created around your home. It has a list of its own fall activities that will ensure a successful use of available resources, as well as ensuring your investment is protected through the winter.

Your habitat may consist of a wide array of perennials, trees, and shrubs outside your home or maybe it consists of an indoor houseplant jungle. Either way, our goal as stewards of our habitat is to

preserve it to its truest form to the best of our ability.

When looking at your outdoor habitat, it's important to remember that you may not be the only one living in this habitat, and that is a good thing! Each member has an important role to play and meets different criteria to keep them thriving. One of the most important things to think about is housing. Inhabitants in our area are looking for a warm, cozy spot where they can rest through the winter. One of



the best ways to provide this is to leave as much plant material available as possible. Shelter does not always come from an evergreen tree or shrub but also from other places like the spent stems of flowers, or the dense foliage of ornamental grass. Some bees hide in the hollow flower stems of plants like black-eyed Susans, so it is important not to cut these away in fall but rather in spring as the new growth emerges and any tenants have moved out. The same rule applies for the grasses. Not only does this insulate and protect the root mass of the plant material and the insects that may or may not be seeking

temporary housing there, but this will also act as a marker showing you have something planted there come spring.

As for indoor habitat, there's plenty to do to ensure your plants thrive. If you stored your houseplants outside over the summer, you should start thinking about moving them back inside for the winter. Two things should be asked: should we replot while we can still use outdoor spaces? And what sort of insecticide regiment should we put in place to ensure that we do not bring any unwanted hitchhikers inside? For most insecticides, you will need to apply a few applications for them to be

successful, and we need to have them bundled inside by the time the overnight temps start to reach the 50-degree range, so the sooner we can start, the better!

*Wherever your fall gardening occurs, Homestead Gardens is here to help. Come in and see the team! Homestead Gardens has a mission to connect people with plants and ensure you have the tools you need for success.*

*To find more information and your fall planting chore list, visit [www.homesteadgardens.com/fall-is-for-planting](http://www.homesteadgardens.com/fall-is-for-planting). Because life should be beautiful! ■*





## *The Adams' Cottage*

Nestled in Olde Severna Park, this quaint home celebrates seasonal living with leafy faux decor, fall annuals + pumpkins – an inviting facade, the Homestead way.





## CONVENIENTLY HOMESTEAD

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**Brad Fowler**  
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703.254.6658

**Brendan Fowler**  
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# Transforming Your Garage Into A New, Versatile Space

**Ian Chaput**  
President  
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or even game rooms. Whatever the uses may be, a concrete coating system is a great way to completely reinvent your garage space and improve your home's value. Here are some considerations when thinking about a project of this nature:

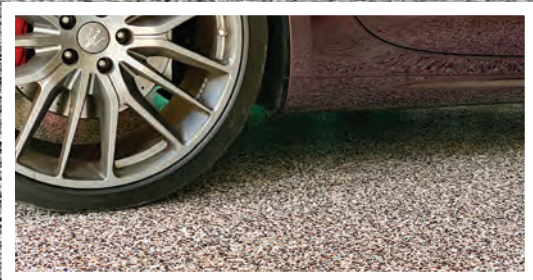
## EPOXIES VS. POLYASPARTICS

I'm guessing epoxy is likely the first term you think of when it comes to the concrete coatings. Although epoxy coatings have their place and have been used effectively for decades, new technologies have been developed and are

*Continued on page 24*



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# A Fall Checklist For A Healthy Home

*A weekly walk around your yard should allow you to see developing issues before they become a real issue!*

**Nick Whittles**  
SERVPRO of Annapolis/Severna Park



**F**all is here. This checklist can help you cover all the bases when it comes to fall cleaning.

Leaves are falling – Now is the time to keep your eye on your gutters and drains. A significant number of leaves can create a major issue in and around your home. Leaves can block drains and clog gutters. If this happens, water runoff will have nowhere to travel, and it can eventually find its way into your home. Be sure to inspect your gutters, exterior

drains and perimeter of your home. Fall cleaning is just as important as spring cleaning.

In Maryland, wind speeds increase in October and throughout winter months. Keep an eye out for trees that have dead branches or trees whose branches are too close for comfort. Fallen trees and branches can cause tremendous damage to a home and

your personal belongings. At the very least, trim dead branches; even a small branch can create major issues if it falls on your home.

Inspect the foundation of your home. Walk the exterior of your home and make sure the foundation walls are flush and level. If you see cracks, this could be a sign for poten-

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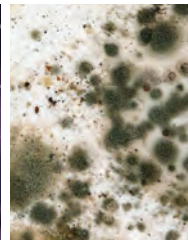
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# Gaining More Living Space



**Steve Wheatley**  
50 East Remodeling

**O**ver the last two years, there has been a major increase in the number of home

improvements being completed nationally and locally. It seems as if everybody is having their home renovated in some way. One of the trends that we have seen pick up over the last 12 months is converting an existing portion of the house, such as a deck or porch, into a livable room such as a family room, game room or even bedrooms.

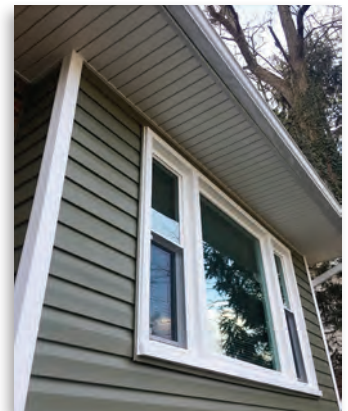
Working from home is a lot more common these days. Families are growing and kids are learning while at home, so your livable space in your home may already be limited. Here are a couple ideas to keep in mind should you decide to pursue this type of renovation.



**Existing structure:** Your existing structure may be perfectly sound, and you might have a good footprint to start with. You don't have to be a professional to look under the existing space and see what condition your current deck or porch is in. Does the existing wood look damp or rotten? These are signs that it may be replaced before building on it. You may have to add a support beam underneath to support the new space.

*Continued on page 16*

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# Just-IN-Time Renovations Turns Homeowners' Dreams Into Reality

By Zach Sparks

Homeowners have more control than ever when deciding how they want their next bedroom, bathroom or roof to look. Just-IN-Time Renovations works with homeowners to modify their space to fit their needs and vision.

"We try to make it special for the homeowner," said Just-IN-Time owner Justin Wilson. "That's the most gratifying, when you can tell someone is truly full of joy."

Justin has more than 20 years in the home renovation industry, but his love of fixing things goes back to childhood.

"We worked on our own cars. We worked on our own houses," he said. "I grew up in the Midwest and that's how it was."

The former Indiana resident moved to Maryland in 2002. He started as a window and door sales representative before gaining experience with roofing, siding, bathrooms, basement finishing and more. With that experience, Justin and his team help families from Anne Arundel, Baltimore, Howard and Prince George's counties replace old roofs and siding, renovate interiors and install new flooring.

"So many guys try to be a jack of all trades," Justin said. "We do interior and exterior, and our guys have specialties. I don't send a roofer to do your bathroom. We've heard a lot of horror stories before."

It's important that homeowners research whoever they hire. It's common for people in the renovation industry to overpromise and underdeliver, Justin said.

"Guys go out and they have no experience at all," he said, referring to other companies. "If you purchase from me or one of my employees, they are in charge of that project until it's finished."

"We try to specialize in a lost trade, which is communication," he said. "So if I can't do something in a timely manner, at least I can let you know."

Right now, Just-IN-Time is getting many requests to remove bathtubs and install custom walk-in tile showers.

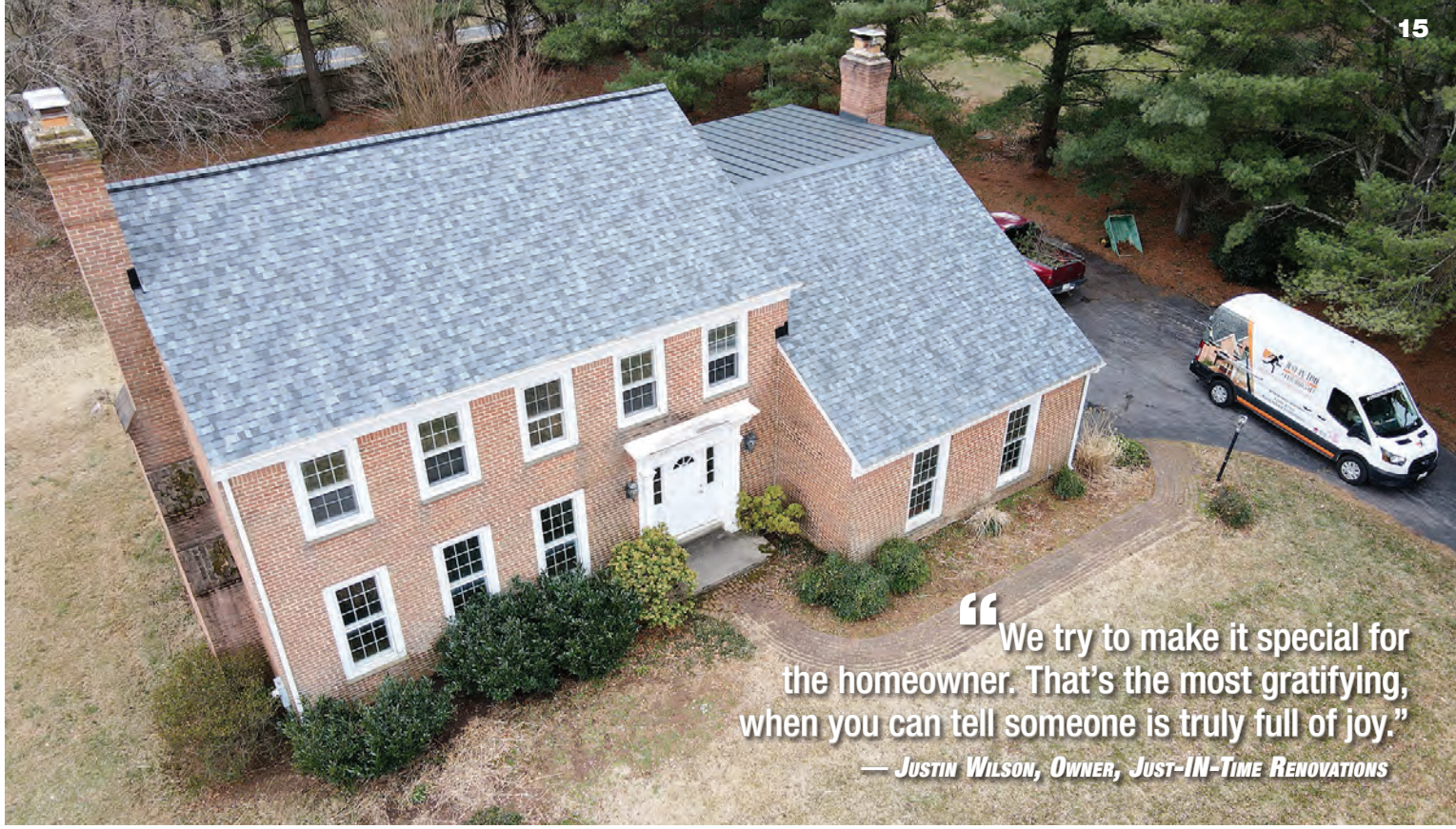
"We'll ask the homeowner what they want — are we doing fiberglass? Are we doing tile walls?" Justin explained. "We don't just steamroll people and say, 'This is our package, and you need to choose from A, B, C.' We try to make it more personal and make it more of their dream and less of ours. Their dream bathroom, basement, or roof."

While bathrooms and basements are exciting home renovations, roofs are overlooked but necessary fixtures that need to be replaced. Just-IN-Time offers asphalt, metal and composite slate roofing products.

"Everybody replaces tires on a car; it's the same with a roof," Justin said. "It's typically not the most exciting addition to a home, but it's something you will have to do once in your lifetime. Your car is no good without tires and it's







“ We try to make it special for the homeowner. That’s the most gratifying, when you can tell someone is truly full of joy.”  
 — JUSTIN WILSON, OWNER, JUST-IN-TIME RENOVATIONS



the same having a house without a roof.”  
 Justin and his team will often use drones to capture high-resolution images of roofs so they can show homeowners any damage that exists. Sometimes, they have to go on a roof for an inspection, but with either method, the goal is to ensure the homeowner has an accurate understanding of the roof condition.

Whether it’s an interior or exterior job, whether the goal is improved style or functionality, Just-IN-Time is honest with customers.

“I’ll let the customer know what materials are being used and why we’re using them,” Justin said. “We don’t itemize [the bill], but we will give a full quote and an idea of why it cost X amount of dollars. We’re very rarely the [most expensive] guy, but we’re not always the lowest. We try to make it a fair price.”

The company’s reputation is important to Justin, as is his mark on the community. Just-IN-Time sponsors the Severna Park High School varsity football team.

That is just one more avenue that allows Justin to help people. Through his business, he wants to support the community that supports him while also providing homeowners with quality renovations that stand the test of time.

*Just-IN-Time Renovations is located at 674 Ritchie Highway in Severna Park. To learn more, call 443-960-5513, visit [www.jitrenovations.com](http://www.jitrenovations.com), or find the business on Facebook, Instagram and YouTube. Reviews are available on HomeAdvisor.*



## Gaining More Living Space

Continued from page 13

**Heating and cooling:** You need to have a heat source for your new room since it is now part of the interior of your home. In lots of cases, people are adding mini-split wall-mounted heating units. This allows you to control the heat and air conditioning in your new space on its own remote without affecting the main home heating system. Consult your HVAC contractor for your best solutions.

**Exterior:** What is the outside going to look like? If your home has siding that is over 10 years old, it may be hard to match the existing siding.

Will the new construction project interfere with any current windows and block the view? The types of new windows that you choose can affect the overall price of the project whether they are casement windows or double-hung windows, for example. These are things to consider.

**Timeframe:** There are many variables when having a major home improvement completed. Building permits and inspections take time. Supply chains are not what they once were. Be sure to discuss with your contractor what the expected timeline is for your specific project.

A home improvement like this will add value and pleasure for years to come. Have fun designing your project. If you need help, ask your friends or colleagues for their thoughts, or go online and find some

inspirational ideas and photos. Hopefully you'll be enjoying your new space soon!

For more information, contact [50eastremodeling@gmail.com](mailto:50eastremodeling@gmail.com) or 410-500-2266. ■

## To Renovate Or Relocate?

Continued from page 2

floor plan.

Another method to grow without growing is to combine existing functions. The guest room or den might make a great office, the garage can double as an art studio, and a small workstation can be built into the kitchen. Hideaway cabinets, storage benches, or custom built-ins will upgrade the look of personal living and dining rooms while concealing the printers, laptops, and other desktop appurtenances you use during work hours.

Empty nesters may be faced with the opposite problem, wishing they had less space to clean and upkeep, fewer stairs, and lower energy bills. Moving to a smaller home may be the best solution for some, but a reconfiguration of the home's interior layout may allow the pair to live exclusively on the ground level. Insulation, window glazing, and heating and air conditioning systems can be adapted or supplemented to reduce energy costs.

Ground-level living can be created at the time of a renovation or roughed in for future accommodation, so you can age in place or take care of an aging relative. Larger

bathrooms, wider circulation routes, and wheelchair accessibility can be built into the design, and elevator shafts can be carefully laid out in the planning stage, then framed in as closets until years later when the elevator is installed in the finished house.

Whether to stay or go is a big decision, so give it the time it needs. Residential architects should be happy to discuss your questions and concerns. Most offer a free initial consultation at your home, during which they can offer industry-informed insight about feasibility, practicality and cost — which can help you make this decision.

*Chris Boyd brings over 27 years of award-winning architectural experience to Severna Park. Boydarc is a small boutique architecture firm specializing in residential renovation and new home design. The team can help you "love where you live."*

For more information, contact the boydarc team at 301-219-7729, by email [cb@boydarc.com](mailto:cb@boydarc.com), or visit [www.boydarc.com](http://www.boydarc.com). Follow boydarc on Instagram at @boydarc\_architects for cool design ideas. ■

## A Fall Checklist For A Healthy Home

Continued from page 12

tial water damage. Keep wet leaves and debris away from the perimeter of your home. These can create water runoff issues. If water has nowhere to flow to outside, eventually it can seep into your home. A crack in your foundation could create a moldy mess down the road.

Aside from high winds, tree issues and foundation issues do not typically happen overnight. Keep a close eye on

your property and you can stay ahead of potential disasters. A weekly walk around your yard should allow you to see developing issues before they become a real issue! SERVPRO can make it "like it never even happened," but so can you if you keep a close eye on your property.

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# Our Most Asked Kitchen Design Questions Answered

**Kristy Wallace**  
Severna Park Kitchen and Bath



**Y**ou may have several questions about kitchen design. Here are answers to some of the questions we get most frequently.

## Can I have an island?

This is by far one of my most requested elements for kitchen renovations. The way many of us live now is different from the way our original homes and kitchens were designed. Entertaining often revolves around shared meals in the kitchen. Kiddos are doing homework in common spaces. Morning and evening at-home meals with the family are usually placed around busy weekday schedules. These tasks all lend themselves to incorporating a functional island.

So, will your space allow for an island? Let's look at the depth between your cabinetry on the perimeter (or measurement from cabinetry to opposite wall). This is where your island would be placed. If you're considering an island for food preparation, you should allow a minimum space of about 104 inches. This gives you a walkway clearance on either side. For an island with seating along the back, you would need to allow a minimum space of 118 inches. There are some variances with this rule, but generally speaking, those are the numbers. Digital imagery can simplify this and you can have a functional island that is to scale with your home.

## What's in that bulkhead over my cabinets?

Many people in our area have a 12-inch bulkhead over their existing wall cabinetry. About 50% of the time, those drywalled spaces are empty and were built to accommodate a shorter wall cabinet. The other 50% of the time, the bulkhead contains plumbing or HVAC. Before you renovate, you will want a contractor to examine the bulkhead and see if you can take the cabinetry to the ceiling. In some cases, the contractor can move the plumbing or hide it inside the top of the cabinetry, but we would want to have a close evaluation of the space and budget for those changes.

## Should I use my rarely used dining room to expand my kitchen?

This really depends on how your family uses the home. If you do not use the dining room and need more storage and workspace, it is certainly worth considering. It can be a big change to open the wall between the formal dining room and the kitchen, as it can add a lot of light and versatility to the home. Our recommendation is to do what works best for your family and try to keep space for sit-down meals.

## What is the difference between quartz and granite?

Quartz and granite are more alike than you think! Quartz, like granite, is a natural material harvested from the earth. It is hard, almost completely nonporous, and comes in a huge variety of designs and colors. Unlike granite, quartz does not need to be sealed, is harder than any stone surface, and can withstand spills





and cleanups. Most of our clients love quartz for its brighter designs. You can get the marble look without the stress of maintenance.

Granite, on the other hand, has a natural beauty that is difficult to replicate. It is truly art cut from the earth! Each slab is different, so no one will ever have the same countertop. Natural stones like granite, quartzite, and marble can have beautiful depth and luster that you may not find in quartz. Natural stone does require regular sealing with a spray-on sealant, and you would only use granite or marble cleaners on it to maintain resistance to chipping or etching. There are also new stone treatments available that can alleviate some of the vulnerabilities of natural stone. I like to walk clients through all options before we make a decision. Sometimes a client set on the ease of quartz falls in love with a stone they had never seen. Keep an open mind and do what you love.

### Can I just paint my cabinets?

Of course you can, but expect some maintenance. The reality is that cabinetry painted in a factory goes through a multi-step process that includes industrial sprayers, catalysts, and ovens to create a hard, smooth and durable finish. Depending on your budget, replacing doors and spraying the cabinets may end up costing near the cost of new cabinetry. Another big consideration is the quality of the cabinetry and how it functions. Does the storage work? Are the hinges in need of repair? Are the drawer glides becoming rickety? Painted cabinetry may look beautiful on Instagram, but make sure it's worth the investment or if new cabinetry is really in order.

We truly believe in designing for our clients. The kitchen design process is personal, and we are so grateful to get to share our expertise and care with our community.

*Severna Park Kitchen and Bath offers complimentary initial consultations onsite. At that appointment, they walk through the space, talk about any moving walls or openings, take detailed measurements, and get a general feel for how the homeowner would like their new kitchen to look and feel.*

*The Severna Park showroom is located at 580 Ritchie Highway, Suite C. Call 443-784-1325 or stop in to schedule an appointment. ■*



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# Five Tips For Desirable Fall Decor

## By Family Features

**L**et the change in weather be your cue to swap out summer decor for the bold, rich tones of autumn. Regardless of your home's style, these design tips can add festive fall spirit.

**1 Front porch picks:** A colorful spread of real pumpkins and gourds in a variety of colors and sizes adds pizzazz to a front porch or walkway. Add height by positioning them on hay bales or vintage wood crates. If you don't have room for giant pumpkins, consider placing a couple dozen mini pumpkins in a large wire basket.



**2 Mercury glass goodies:** For a vintage touch, look for pumpkins, gourds and pinecones made from mercury glass. Available in a variety of colors from silver to green, this reflective glass brings shine to rooms and works well with many styles.

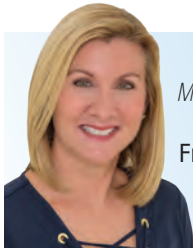
**3 Front door finery:** A simple autumn wreath can add charm and curb appeal. Faux pumpkins, gourds, sunflowers, pinecones and leaves are all seasonal elements of a classic fall wreath. For a simpler touch, go with a wreath of berries in one rustic color.

**4 Muted must-haves:** If the bright oranges, rusty reds and sunflower yellows aren't your thing, embrace fall in a minimalist manner. Consider placing acorns or small pinecones in clear glass vases for an organically inspired centerpiece. Or look for naturally white pumpkins, also known as ghost pumpkins, for a less bold take on this seasonal symbol.

**5 Lovely leaves:** Those falling leaves outside boast a multitude of rich, dramatic hues. Check your local craft and hobby store for a variety of leafy garland. From understated styles to thicker versions full of berries and fall foliage, it can make a gorgeous statement when draped across mantels, banisters and entryways. ■



# Are You And Your Family Prepared For Potential Estate And Inheritance Tax?



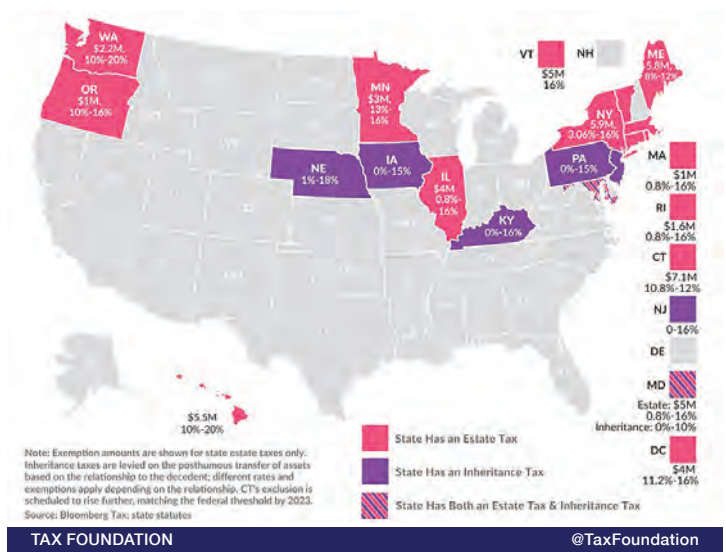
**Tara Frame**  
Managing Partner  
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Attorneys at Law

Jobs Act (TCJA) of 2017 will revert in 2026. So, there really is no better time than now to start reviewing your will, trust and estate plan to ensure that you have the best positioning possible.

**Federal Estate Tax:** For 2022, the federal estate exemption is \$12 million per person. However, that provision is set to expire in 2026, and the exemption will return to its previous amount of \$5 million (adjusted for inflation), unless otherwise changed by Congress. Today's real estate market puts this within reach of a lot of families.

*Continued on page 22*

## Does Your State Have an Estate or Inheritance Tax? State Estate & Inheritance Tax Rates & Exemptions in 2021



*There are many issues to consider, and your estate planning attorney will work closely with your accountant and/or financial advisor to create an estate plan for your unique circumstances, especially if you are a small-business owner.*

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# Are You Prepared For Potential Estate And Inheritance Tax?

*Continued from page 21*

**Maryland Estate Tax:** The current Maryland estate tax exemption is \$5 million per person. The exemption applies to the total gross value of the estate — including, but not limited to — cash, stocks, investments, real property, personal property, and the value of LLC memberships or corporate shares. All these assets can add up and quickly exceed the estate tax exemption. There are several tools we use to help avoid these estate taxes, including trusts and LLCs.

**Unlimited Marital Deduction:** This deduction permits a person to transfer an unrestricted amount of assets to their spouse at any time, including at the death of the first spouse, free from estate taxes and any potential gift tax. This tax provision, in effect, postpones the estate taxes until the death of the second

spouse, when those assets are then transferred to the children or other beneficiaries. When the first spouse passes, it is extremely important to review and revise the plan to ensure that the children will also receive their inheritances free from the estate taxes.

**Inheritance Tax:** The inheritance tax is imposed on the person inheriting the asset or property from an estate. In Maryland, certain classes of beneficiaries are exempt from the tax, including spouses, parents, siblings, and lineal descendants, such as children and grandchildren. However, others such as unmarried couples, partners, nieces, nephews, friends, or significant others, would be taxed at 10 percent. There are ways to mitigate these risks, so it is important to work with an estate planning attorney to review all of the available tools and strategies.

**Income Taxes:** Maryland estates and trusts are also subject to income taxes, which are separate from death taxes. If an estate or trust receives income of more than \$600 per year, then it must file a tax return reporting that income and is subject to income tax. A properly drafted estate plan can help minimize income taxes, ensuring that all income from a trust is distributed annually, to avoid the necessity of reporting any income.

**Gift Taxes:** During your lifetime, you may make gifts to others (cash, stocks, land, a new car), but you must be aware of the rules of gifting from a tax perspective. Again, an experienced estate planning attorney can help you determine which tools can be used to avoid estate and gift taxes.

**Trusts:** Trusts are commonly used to avoid assets from passing through probate and to avoid federal and state estate taxes. By using marital and bypass trusts, an estate could avoid estate taxes entirely. This is where estate planning becomes invaluable.

As you can see, there are some significant benefits to planning ahead. There are many issues to consider, and your estate planning attorney will work closely with your accountant and/or financial advisor to create an estate plan for your unique circumstances, especially if you are a small-business owner.

*Nothing herein should be construed as tax or legal advice; instead, contact the attorneys at Frame & Frame Attorneys at Law or reach out to your accountant to discuss your specific needs.* ■

# Why Fall Is The Best Time To Install Your New Fence Or Deck

*Continued from page 6*

## Faster Turnaround Time

By completing their fence or deck project in the “off-season,” homeowners can beat the spring rush without worry and delay. Spring and summer are undoubtedly the busiest seasons for fence and deck contractors, as homeowners spend more time outside noticing much-needed repairs or imagining the backyard of their dreams. As the end-of-summer projects start to wrap up, however, onsite estimate appointment and installation turnaround times are most often much quicker — which means less time daydreaming about your new outdoor space and more time actually enjoying it! There are also a lot less weather issues in the fall, as

opposed to spring and summer months, where torrential downpours and thunderstorms can cause delays during your assigned installation day.

## Plants and Landscape Are Better Protected

During the spring or summer season, Maryland weather can range from hot, humid days to rain and storms with little warning. During the fall, the weather is a lot more bearable, and the cooler weather dries out the landscape. While experienced fence and deck contractors will work carefully to ensure as little disruption to the property as possible, a dormant landscape makes it much easier to build without damaging lawn or plants near the proposed installation site.

Getting your fence or deck ready during the fall will also give you an excellent start in getting new plants and flowers, as you won't need to wait for project completion before prepping for a spring bloom.

## Dry Weather Is Optimal For New Wood Fences and Decks

If you plan on using pressure-treated wood for your fence or deck, the material will have time to “season” properly outdoors, without being exposed to high temperatures and direct sunlight. Wood that has been pressure treated contains only 50% of its moisture content, so as the humidity dies down in the fall months, it helps the wood stabilize faster and it will dry

more evenly. When it comes to staining, a wood stain won't adhere well to damp wood and can crack and peel. A stain should be applied to dry wood when it hasn't rained for several days, and the forecast calls for at least two days of dry weather between 50 degrees Fahrenheit and 90 degrees Fahrenheit — a common range for fall weather in Maryland!

*For over 30 years, Fence & Deck Connection has designed and installed high-quality fences, decks, and screened porches for families in Anne Arundel County year-round. Contact Fence & Deck Connection at 410-757-5511 to learn more about its many fence and deck options customizable to your needs.* ■



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# Transforming Your Garage Into A New Versatile Space

Continued from page 11

starting to take the place of epoxies for many reasons.

Polyaspartics have about three to four times the durability of conventional epoxies, do not experience hot tire pickup from cars pulling into the garage, and do not yellow from ultraviolet radiation. Drying time is most impactful. Polyaspartic floors are frequently a one-day installation, allowing you to move your items back into the garage within only a few hours after completion. Epoxy installations can drag into two- to three-day jobs due to the slower drying time, and who wants to leave all their stuff in the driveway for that long anyway?

## FLOOR TESTING AND PREPARATION

Before applying anything to your floor, when dealing with concrete, it is critical to gather the necessary information for the best results. There are two main factors to consider: concrete slab **moisture** and **hardness**. Concrete is porous and allows water to move through its ranks, thus there are a plethora of environmental factors that can contribute to moisture levels in your concrete floor. If moisture levels are high in your floor, a moisture barrier primer will need to be applied prior to the main coating system.

It's also important

to know how hard the concrete floor is to decide what kind of grinding equipment to use. During the preparation process, a company might use commercial diamond grinders to scarify the surface layer of your concrete to create the optimal bonding surface. Surface grinding removes stains and small imperfections and opens the concrete to best accept the coating system. This is the most effective method to prepare your floor, compared to do-it-yourself (DIY) acid etching techniques.

Additionally, this is the time to make any necessary repairs to the concrete, such as leveling

pitted areas, patching chipped edges, and most commonly, filling in cracks in the concrete slab. Making these repairs with the proper products will ensure an aesthetically seamless garage floor after the project is finished.

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*For more information on professionally installed concrete coatings, contact TruSeal at 443-223-9491 or [info@trusealcoatings.com](mailto:info@trusealcoatings.com) or visit [www.trusealcoatings.com](http://www.trusealcoatings.com). ■*

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# Home Cleaning Hacks For Fall

## By Family Features

**C**ooler fall temperatures mean you're likely to spend more time indoors. Taking time to spruce up inside and out can make you more comfortable and give you peace of mind that your home is tidy, clean and prepared to weather the months ahead.

## Tidy Outdoor Spaces

Before stashing your lawn care equipment, give your home and landscape some end-of-season attention. Use a power washer to clean lawn furniture and store it away from the elements or use covers to protect it. Clean out gutters and remove debris from flower beds to encourage proper drainage.

## Check for Repair Projects

Give your home a thorough inspection to identify any problems that need attention before cold weather sets in. Look for concerns like loose shutters or siding, cracked or loose shingles, cracks and gaps around doors and windows that may allow moisture or cold air to creep in. Severe weather and cycles of freezing and thawing can exacerbate these problems, so it's best to make repairs before they result in major damage.

## Eliminate Dirt and Dust

Moving indoors, take time to remove any dirt and grime that has accumulated. Wash textiles like curtains and rugs. Wipe down kitchen and bathroom surfaces with an antibacterial solution. Dust other parts of the house, including blinds, windowsills, baseboards and other hard-to-reach places.

When it comes to vacuuming, make sure to keep floors clean and free of outside dirt all season long with an all-around cleaner that can vacuum and mop simultaneously.

## Promote Air Quality

In addition to keeping floors clean and allergens under control, there are other steps you can take to promote better air quality while you're spending more time indoors. Scheduling service for your furnace can help ensure it's in good condition before cold weather hits. This is also a good time to replace your air filter and consider a duct cleaning. Take time to clean ceiling fans and reverse the blades so the air circulates but fans don't create a chilling effect.

## Swap Seasonal Essentials

A new season brings change, whether it's simply swapping out your wardrobe or gearing up for a busy season of school activities and sports. Make time to put away out-of-season clothes and other necessities to make room for the things you'll need for the autumn months. Keep only the things you need and store the rest to help keep clutter under control. ■





# The Wonder Of Trees

**Kevin Wengernuk**  
AOLCP & GRP

President  
and Founder

KW Landscaping Inc.



**T**rees are givers, just as Shel Silverstein wrote in my favorite childhood book, "The Giving Tree," and they give us much more than what that apple tree gave the boy.

Yes, they provide children with something to climb on or swing from; yes, they shade us; yes, they provide us with food; and yes, they provide us with shelter, but they give so much more. Trees create habitat for wild-life, they clean the air by soaking up carbon dioxide and other toxic gasses, and they provide us with the oxygen to breathe. They

prevent erosion, they reduce noise pollution, they play a vital role in the water cycle through transpiration, and they are a complete system (dropping their foliage, which decomposes, enriching the soil where they rest and then their roots extract nutrients from the enriched soil to feed themselves and this cycle repeats itself).

Trees heal us mentally. Hug a tree and walk among trees and see how you feel. They heal us through medicine, which is produced from them; they entertain us with a yearly show; buds breaking from their winter dormancy, producing flowers that mature into fruit, and leaves add color, changing for a colorful display each fall.

Yes, trees are givers, truly taking care of us all. We need more of them. Many more are removed than planted. Sadly, 42 million trees are cut down daily according to the science journal Nature, and only 5 million are planted

each day according to a few online sources; that is a huge imbalance.

Did you know the best time to plant a tree was 15 years ago? I have a colleague who planted a 12-inch sapling dawn redwood that he got from the Arbor Day Foundation 32 years ago. Now, that tree stands proud at 90 feet and is a site to see.

The second-best time to plant a tree is during fall 2022. Team KW is aiming to plant more than 75 trees this fall, pleasing Mother Earth with numerous adoptions.

My favorite tree, the giant sequoia, is a sight to take in. I was lucky enough to do so three times, and each time visiting them was a soulful treat.

My favorite trees for clients to adopt — that is such a hard list to narrow down, but here are some, starting with a few non-natives.

The dawn redwood, which dates back to the dinosaurs

The paperbark maple, which delivers a great exfoliating bark

The Japanese umbrella pine has thick and waxy needles, delivering a great texture

The black dragon cryptomeria delivers dramatically for a specimen evergreen

And what's not to love from any of the numerous Japanese maples, weeping habits or upright habits, and of course, the dramatic colors during the summer that change into a forte of color in the fall.

But I still have to push for the natives; they belong and keep the local ecosystem thriving. The serviceberry delivers three seasons strong, white spring blooms, reddish blue edible fruit and orange fall color. The American holly screens in the sun or shade, feeding the birds with plump red berries. The sweetbay magnolia has gorgeous white fragrant blooms and will live in deeply wet soils. The red maple offers shade in the summer sun and bright red foliage in the fall. Rounding this list is the fringe tree, which is smaller and pops with creamy white fringy blooms later in the spring — such a sight to see in your landscape.

The tree I am searching for to add to my personal landscape, the Franklin tree, is named after Ben Franklin. You have got to check this one out.

I challenge you to adopt a tree this fall for your piece of Mother Earth. She will be grateful and so will you from all the gifts the tree will give.

*I would love to hear which trees make your list. Feel free to email me at [kevin@kwlandscaping.com](mailto:kevin@kwlandscaping.com).* ■





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