

# RETIREMENT LIVING



OCTOBER 2024

## **KMA LAW OFFICE** Page 10

Karen Authement and the team at KMA Law Office assists clients with estate planning so they can enjoy a fulfilling retirement.

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### **Colon Cancer – Prevention Is The Key**

Learn about the most effective ways to prevent terminal illness from colon cancer.

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### **How Home Care Empowers Elders**

Advancements in home care ensure that elders live with dignity and self-reliance.

# The Window Of Opportunity May Be Closing For Savers

**Jason LaBarge**  
Financial Advisor  
and President  
LaBarge Financial



## Financial Planning and Politics

Whether savers or investors, people have been expressing general nervousness about their finances in light of the economic consequences of the upcoming presidential election. A lot of hyperbole is swirling about this election, with voters on both sides absolutely convinced there will be financial devastation if the other side wins.

The important thing to remember is that the market is not on the ballot! Neither Kamala Harris nor Donald Trump has any plans to make drastic changes to how the market works, and historically the market has not suffered regardless of which party ends up winning the presidency. Rather than making decisions about your money based on your views of the election, it's better to make those decisions based on your goals and unique circumstances.

One thing everyone should consider while forming their financial plan is Federal Reserve policy: Could the Fed's announcement to cut target interest rates be a sign that the high-interest rate environment we've been experiencing for the past two years is beginning to wane? Understanding how interest rates affect our finances can inform how we make investment decisions: What should we consider now that rates appear to be on their way down?



## Swan Song for Savers?

For years, interest rates were extremely low. Mortgage rates below 4% were commonplace and car dealerships were offering 0% financing. That largely ended when inflation began climbing in 2022.

Many people think of high interest rates as a negative event, which can be true for some financial situations. Low-interest rate environments are preferred by those planning to buy a home or a car. Less often discussed, however, are the advantages high rates bring.

When rates reach the historic lows we experienced before 2022, savers suffer. Assets tied to interest rates such as certificates of deposit (CDs), savings accounts and annuities drop alongside Fed target rates. This lowers the rate of return for those "safe" investments, which in extremely low-rate situations can actually cause investors to lose buying power.

For savers, 2020 was a disappointing year. CD rates bottomed out at 0.10% while inflation averaged 1.21% throughout the year. It doesn't take an economist to realize people who were invested

in CDs in 2020 lost buying power!

Annuities weren't quite as bad in 2020, but their rates were considerably lower than those available today. However, with the Fed set to lower target rates as many as three times by the end of 2024, and more potential rate cuts in the following year, savers may have a prime opportunity to take advantage of current rates before it's too late.

## Annuities and Falling Rates

Annuities are insurance products that pay a guaranteed amount over time. Tied to interest rates, annuities bought in high-rate environments generally pay more than the same annuity bought when rates are low. As interest rates climbed, so did annuity sales. The Life Insurance Marketing and Research Association noted a 23% sales increase in 2023 to a total of \$385 billion, a trend the group predicts will continue in the coming years. But falling target rates mean if you are considering adding an annuity to your portfolio, now may be a good time.

For those who already have annuities purchased before interest rates began to climb, this is also a good time to take another look. Today's annuities with their higher interest rates may be more favorable than those with lower rates from years past. These improvements must be weighed against surrender charges, fees, expenses and any time requirements — how long you must wait to begin receiving payments — with the new annuity. For many people, the top priority right now should be to consider replacing their low-interest annuities before rates drop.

As with any investing decision, choosing whether to invest in an annuity — and choosing which annuity to invest in — is complicated and should be done with the help of a financial professional who understands your individual situation and can tailor a plan to suit your goals and investing style. ■

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# Colon Cancer – Prevention Is The Key!

**David Jencks**  
Anne Arundel  
Gastroenterology  
Associates



**C**olorectal cancer is the third most common cause of cancer worldwide according to the World Health Organization. In Maryland, colon cancer is the second leading cause of cancer-related deaths, accounting for about 9% of deaths annually.

Several modifiable factors have been shown to increase the risk of colon cancer. These factors include the consumption of processed meats, limited vegetable and fruit intake,

obesity, physical inactivity, excessive alcohol consumption (more than one drink per day for females and more than two per day for males) and smoking. Risk factors outside of a person's control include being male, advancing age, African American race, inflammatory bowel disease and a family history of colon cancer and/or colon polyps.

Along with a healthy lifestyle and diet, the most effective way to prevent terminal illness from colon cancer is early detection and treatment of precancerous and cancerous lesions. The U.S. Preventive Services Task Force (USPSTF) recommends colorectal cancer screening from ages 45 to 75 years old for those at aver-

age risk (no underlying bowel disease, family history of colon polyps/cancer, etc.). The American Society of Clinical Oncology categorizes screening methods as those that detect polyps and cancer (colonoscopy, flexible sigmoidoscopy, barium enemas, virtual colonography) and those that primarily detect cancer (stool samples looking for blood and/or polyp DNA).

The goal of a colonoscopy is to detect and remove polyps (growths of tissue) before they can grow and turn cancerous. Colonoscopies have been shown

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# Top Four Reasons To Live In A Senior Living Community

**Berry Sprague**  
The Sheridan at  
Severna Park



**W**hen you need a little extra assistance, a senior living community can help you maintain your independence while providing you with opportunities for rich, fulfilling and rewarding days. Discover just some of the reasons why community living can add comfort and ease into your day.

**1 Low-Maintenance Living**  
Mowing the lawn, changing lightbulbs, doing laundry — it can take a lot of time, money and effort to stay on top of daily chores. A senior living community takes the work out of your day by providing all the maintenance you need and even doing the linens and house-keeping for you, giving you more time to enjoy your day.

**2 Activities And A Rich Social Life**  
A great community provides opportunities! Opportunities to make new friends, discover new hobbies and stay engaged with existing ones. From happy hours to Sunday brunches, sports watch parties to billiards tables and fitness centers, senior living communities provide convenient access to entertainment. Plus, with friends living just next door or down the hall, it's easy to maintain an engaging social life.

*Continued on page 16*



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# Six Must-Ask Vacation Planning Questions



**David Bashore**  
Fair Winds  
Travel

If you've made vacation arrangements of any kind, you've probably been there:

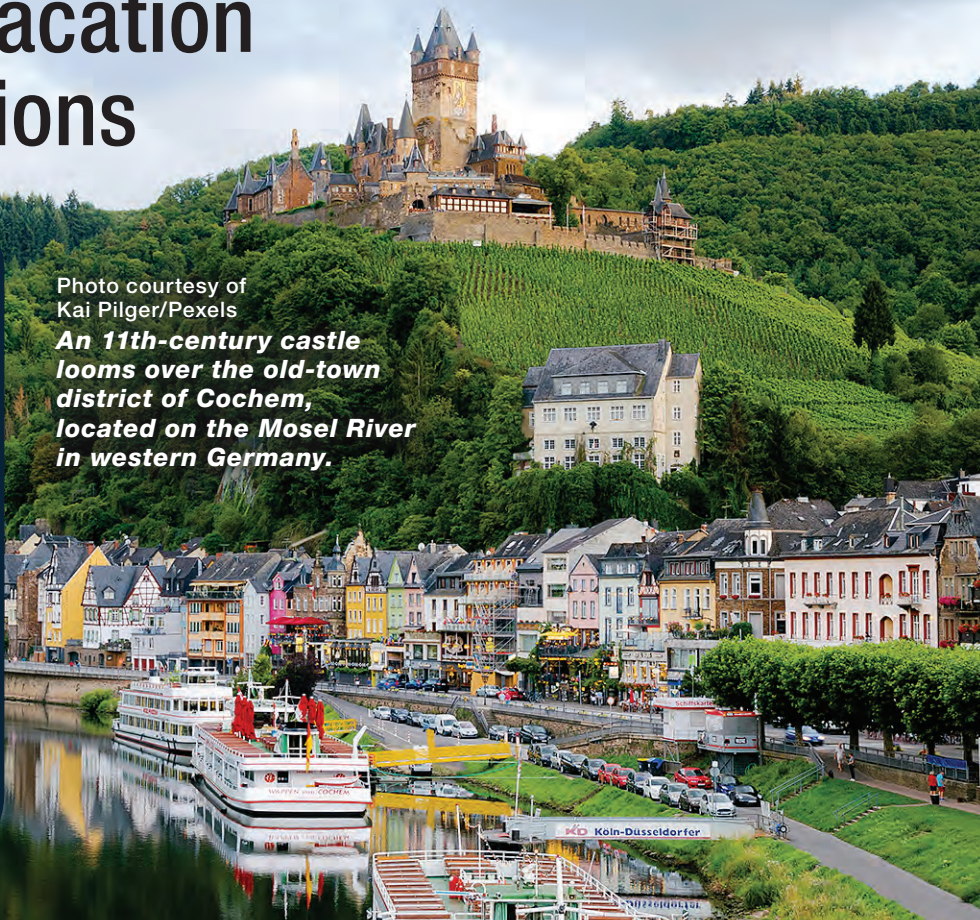
staring at a computer screen with what seems like 11 billion choices staring back. Analysis paralysis kicks in; there are so many options, it's overwhelming!

Though it may seem impossible to wade through all the options, there are easy ways to focus your thinking and choices. Employing a little strategy is essential to breaking through the wall of options and zeroing in on the best choice for a particular trip.

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Photo courtesy of Kai Pilger/Pexels

***An 11th-century castle looms over the old-town district of Cochem, located on the Mosel River in western Germany.***



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# Dizziness And Equilibrium

**By Lonnie Robinson**  
Hearing Solutions  
Audiology Center

**D**izziness is one of the most difficult complaints to assess because it is a subjective sensation that cannot be directly and objectively measured. That feeling of dizziness frequently represents many separate overlapping sensations that can be caused by a multitude of pathophysiologic processes. Dizziness also is one of the most common patient complaints seen in ambulatory care today and therefore clinicians in almost all disciplines will be faced with evaluating this difficult problem.

Evaluation and treatment of patients with dizziness will differ significantly once the category of dizziness has been determined. It is imperative that clinicians take a careful history to determine the type of dizziness prior to initiating further workup. These patients are typically challenging from a diagnostic



standpoint. Their own difficulty in providing a clear and succinct history adds to this challenge. It is helpful to have a solid understanding of the various types of dizziness in order to obtain an informative history from patients.

## TRUE VERTIGO VERSUS OTHER TYPES OF DIZZINESS

While the description alone cannot make this important distinction between vertigo and other forms of dizziness, there are certain terms that are frequently associated with the description of different forms of dizziness. A vestibular disorder is almost always described as a sensation of spinning and is accompanied by nystagmus that patients may report as a feeling that their eyes were rapidly snapping or jerking to and fro. This will relate to a sensation that the environment around them is moving.

Patients with non-vestibular dizziness may describe a spinning sensation inside the head; they do not have nystagmus and thus do not report movement of the environment. Those patients with vestibular dysfunction may equate the feeling to a sensation of having motion sickness and describe feelings of imbalance, as though they were falling or leaning to one side.

Those patients describing their symptoms with terms such as lightheaded,

*Continued on page 19*

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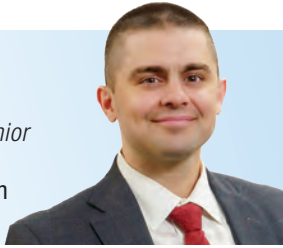
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# Leaving A Legacy

## Securing Your Future While Giving Back

**Billy Hufnell,**  
CFP, CPWA  
Principal and Senior  
Wealth Advisor  
Bay Point Wealth



For many of us, leaving a legacy is more than just passing down wealth — it's about creating a lasting impact for your family, community and future generations. As you plan for the next chapter, thoughtful financial planning can help ensure that your wishes are honored while minimizing tax liabilities and leaving the most to your loved ones.

### 1. Charitable Giving: Strengthening Your Community

- Donor-Advised Funds (DAFs): DAFs allow you to donate assets — cash or preferably appreciated stocks — while receiving immediate tax benefits. You can then recommend grants to charitable organizations over time.
- Updating IRA Beneficiaries for Charitable Gifting: Unlike heirs, who may face income taxes on withdrawals from inherited IRAs, qualified charities can receive the full value of these accounts tax-free. With a partial charitable designation, it's possible to designate a percentage of your IRA to go to charitable organizations, like a community foundation, and the remainder to your heirs, giving you flexibility in balancing family and philanthropic goals.

### 2. Leaving A Legacy For Your Children

For many people, ensuring that their children and grandchildren are financially secure is a primary goal. However, it's important to balance providing for your loved ones with preserving wealth for future generations.

- Trusts for Wealth Transfer: Setting up a trust is one of the most effective ways to pass down wealth. Trusts can be structured to provide for your children during specific life events — ensuring that assets are distributed responsibly.
- Gifting Strategies: The IRS allows you to gift up to \$18,000 (in 2024) per individual, per year, without triggering gift taxes.
- Business Succession Planning: For business owners, transferring the family business can be a complex process. A well-designed succession plan ensures a seamless change of leadership and financial control, whether you're passing ownership to family members or reliable partners.

### 3. Minimizing Taxes: Efficient Estate Planning

Estate taxes can significantly reduce the amount passed on to your heirs. With proper planning, you can reduce these potential liabilities.

- Estate and Gift Tax Exemptions: The federal estate tax exemption is currently set at \$13.61 million per individual in 2024, and in Maryland, that threshold is only \$5 million for each person. Exceeding this threshold can have massive tax ramifications for your heirs.
- Qualified Charitable Distributions (QCDs): For retirees over age 70 and a half, QCDs allow you to donate up to \$100,000 from your IRA directly to a charity, avoiding income taxes on the distribution while satisfying your required minimum distribution.

### 4. The Importance Of Professional Guidance

Navigating the complexities of estate planning, charitable giving, and tax minimization requires expert advice. By working with financial planners, estate attorneys and tax professionals, you can craft a strategy that aligns with your personal goals while optimizing the tax benefits.

For business owners and retirees in Severna Park, leaving a legacy means more than just transferring wealth. It's about ensuring that your hard-earned resources continue to serve your family and community, supporting what matters most to you long after you're gone.

*Bay Point Wealth is located at 582 Bellerive Road, Suite 4D, in Annapolis. For more information, call 410-626-8198 or visit [baypointwealth.com](http://baypointwealth.com).* ■



# KMA Law Office's Estate Planning Services Can Help Retirees And Their Families Experience Peace Of Mind



Photo by Meredith Winter

***In 2010, owner and attorney Karen Authement opened KMA Law Office, which offers “big firm services with small firm personal attention” across a variety of practice areas including estate planning and administration.***

## By Meredith Winter

Often referred to as “The Golden Years,” retirement from one’s career can bring about some of the best years or even decades life has to offer. Demanding schedules are replaced with a slower pace of life devoted to family, friends and checking adventures off a bucket list.

One important step in enjoying a fulfilling retirement is planning for your future — and that of your loved ones — by thinking through what will happen to your personal assets when you ultimately pass away.

Estate planning, including setting up wills and trusts, is one of the primary services offered at KMA Law Office. Based in Severna Park, the firm pro-

vides “big firm services with small firm attention.” In addition to estate planning, practice areas at KMA Law Office include probate and estate administration, personal injury and workers’ compensation.

Owner and attorney Karen Authement has 32 years of experience in the legal industry and has practiced law in Maryland since 2004 and the District of Columbia since 2006. She firmly believes in providing clients not only with professional service, but also with personalized care as they navigate some of life’s most difficult seasons.

Acknowledging the commonly held perception that attorneys can be “stuffy” or “intimidating,” Authement said, “For me, it’s always been about making it a comfortable atmosphere for our clients, making them feel welcome and ... not just seeing them as a paper that needs to be pushed through.”

This compassionate approach is key

in addressing end-of-life subjects that come up during estate planning.

“It’s a very sensitive topic for people, so much so that it’s one of the main reasons that people put it off. Every year (they say), ‘I’m going to get my will done, I’m going to get my will done,’” Authement said. “But nobody actually wants to sit down and take the time to talk about dying ... until they either see somebody going through it or have experienced it, and (say), ‘OK, now I need to get this in order.’”

KMA Law Office is experienced in helping clients do just that. Offering comprehensive estate planning and administration services, the firm can help clients have control of what happens to their assets when they pass, as well as help surviving family members navigate probate.

“Estate planning is to set things up so that your assets that are titled in your name only go where you want them to



go, not where Maryland law says they should go,” Authement explained.

She distinguished that creating a will designates someone — typically referred to as a personal representative — to handle the assets and instructions outlined in the will when a person passes away, under the oversight of the court during probate. Placing assets in a trust, on the other hand, is a popular option for avoiding the probate process that gives families quicker access to assets when their loved one passes away.

Authement ensures that clients of KMA Law Office receive complete estate planning packages, whether wills or trusts, that include power of attorneys and medical advance directives, as well, which take effect when a person is still living but is unable to handle things due to disability or incapacity.

At the completion of the estate planning process, Authement said people

experience a great sense of relief at having things in place, noting, “They leave smiling and happy knowing that it’s done.”

“They know that it’s taken some of the pressure and stress off of their family for when they are gone,” she added.

Having personally experienced the sudden loss of a family member, Authement understands how difficult it is to juggle both grief and probate, as well as how planning for the unexpected can help mitigate emotional, painful and even contentious situations for families.

With thorough estate planning in place, families can simply contact KMA Law Office when their loved one passes and find comfort in knowing that many steps are already taken care of, and there are fewer things they need to do.

A lifelong resident of Anne Arundel County, Authement highlighted KMA

Law Office’s commitment to serving not only clients, but the community as well. The firm has supported Partners In Care, a county-based nonprofit that helps older adults maintain their independence. For nearly three years, Authement has sat on the Severna Park Community Center (SPCC) board of directors as well, sponsoring events including the SPCC’s Fall Festival, Halloween Spooktacular, and Cookies and Cocoa with Santa.

“It’s very important to me to be a part of that, and to let (the community) know we’re not just here expecting your business, but we’re also here supporting organizations in need,” she said.

*KMA Law Office has been based in Severna Park for 12 years, and is located in Suite 201 of the building Authement recently purchased at 540 Ritchie Highway. To learn more about the firm’s areas of practice, go to [www.kma-law.com](http://www.kma-law.com).* ■

# Retirement Living In Two Locations



**Steven Berger**  
The Law Office of Steven M. Berger LLC

Living in more than one place during retirement can be an exciting and fulfilling experience, but it also comes with its own set of challenges and considerations. Here, we explore the legal issues that retirees should keep in mind when planning to split their time between Maryland and another state.

One of the most common questions clients ask us during an estate planning meeting is how their estate plan is af-

ected by a move to a different state. The answer is that their documents should be reviewed by an attorney in the state where they move. We know that Florida has special requirements for a notary on the will, required homestead language in a trust, and a prohibition against a "springing" power of attorney for financial affairs.

Other states have their own nuisances. If you are depending on Maryland statutory form powers of attorney and health care directives, you could run into obstacles in getting the documents accepted even though the full faith and credit clause of the Constitution requires the acceptance.

The initial question leads to the next question of how



to become a resident of a different state and avoid paying Maryland income taxes. The simple answer is that you must change your domicile, the place where you intend to remain indefinitely without any intention of leaving. Maryland, like most states, requires that you show that intent by action. Most of our clients are familiar with the actions such as spending at least 183 days per year in the new domicile, registering to vote, and getting new drivers' licenses.

In one recent decision, the tax court sided with the

taxpayer's move to Texas from New York because he registered his dog in Texas. An older decision went against a taxpayer who claimed Florida residence while he obtained a hunting license as a New York resident. As you can see, the decisions are very fact-specific, and taxpayers must keep good records to show their intent to abandon their former domicile.

Changing your domicile to another state while retaining your Maryland home adds another factor to the difficult decision. The Maryland home

*Continued on page 14*

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# The Urgent Placement



**Jennifer McAndrews**  
*Owner/Elder Care Advisor*  
Assisted Living Locators of Annapolis



**M**ost families envision that when the time comes for a loved one to make a move to assisted living, it will be done at their leisure and that there will be ample time to compare numerous options. Unfortunately, many family members find that an immediate placement is what they are dealing with. A loved one lands in the hospital, and it becomes clear quickly that going home — or at least home immediately upon discharge — is not an option. The decision-making process now shrinks to a matter of days and can sometimes be at the mercy of what is available at that moment.

The first step in this situation is to determine if this will most likely be a permanent, long-term move or potential-

*Continued on page 14*



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## The Urgent Placement

*Continued from page 13*

ly just a short stay, also known as a respite stay. A respite stay can buy more time for a patient to recover in a setting where meals, medications and care needs are all taken care of. Physical and occupational therapy can also be continued in this setting, allowing more time to know if the loved one were to return home, what

kind of accommodations would be needed. This setting would also be appropriate to handle any durable medical equipment (DME), such as walkers or wheelchairs that may be necessary. Homes cannot always be quickly converted to handle DME — installation of ramps, stair chairs and other equipment takes time.

Implementing home care

— assistance with activities of daily living provided by paid caregivers or having family members arrange to be on hand to assist — cannot always be managed on a tight turn around. A short stay at an assisted living allows the patient to continue to progress while in a safe and supervised setting.

In either situation, the location and budget are the biggest factors. It usually makes sense to have family or friends

nearby for ease of visiting. This may mean keeping your loved one in the same town or area that they have been living or to move closer to where family can more easily manage visits. The budget can, of course, be the most significant factor. A cost that may be managed for a short period of time can be different from a permanent, ongoing expense. The safest option is to go with the more conservative, realistic amount that could be sustained indefinitely whether the assisted living stay ends up as just a respite or permanent. Some families do use the respite stay as a way to “test the waters” if a permanent move were to be ideal or if other options need to be considered.

Another factor is the needs of the patient. If there is a dementia or cognitive impairment diagnosis, an assisted living that also includes memory care is best to consider. Even if memory care ends up not being needed, it is better to have it available than not. If memory care were to ultimately be needed but not available, a move to another community would be necessary. Multiple moves are usually a worst-case scenario for those suffering from dementia, as any change in surroundings can perpetuate further decline.

The best information a family can work with is what they know now. Getting caught up in the what-ifs of what the future holds can blur the reality of the current situation. Being as open and honest with their loved one as possible usually allows for a transition that is smoother and less stressful. At the end of the day, a safe setting is the ideal setting for a patient to recover and/or to adjust to what will be their new home.

*For more information, contact Jennifer McAndrews at 410-507-4490 or [jenm@assistedlivinglocators.com](mailto:jenm@assistedlivinglocators.com).*

## Retirement Living In Two Locations

*Continued from page 12*

is no longer eligible to the homestead exemption and Maryland tax withholding is due on the sale of the property for the nonresident. Maryland-sourced income is taxable to non-residents even if they live in another state. This is another factor to consider if you plan to work remotely or have a Maryland business. Probate may be required in two states where you own property in both places.

In addition to all of the legal issues of spending retirement in two locations, there are more important factors when making a decision about the costs of maintaining two homes: trav-

el costs, medical care, family ties and friendships. The decision should include input from your family, financial advisor, certified public accountant (CPA) and attorney. Every situation is unique and requires a thoughtful plan.

*Steven Berger is the founding attorney and a board-certified estate planning law specialist at the Law Office of Steven M. Berger LLC.*

*These answers are general information and are not intended as legal advice for your individual situation. The Law Office of Steven M. Berger LLC is located at 821 West Benfield Road, Suite 1, in Severna Park and can be reached at 410-777-5916 or [admin@bergerwills.com](mailto:admin@bergerwills.com).*

**patients who had their screening at the earliest recommended age and were adherent with the recommended time intervals between screening.**

**The development and impact of colon cancer can be greatly reduced with colorectal cancer screening. For optimal health, it is essential that you meet with your gastroenterologist or primary provider to discuss when you should start screening and which method is right for you!**

## Colon Cancer

*Continued from page 4*

**to result in removal of polyps in up to 35% of cases on average, with a predominance in men (41%) to women (31%). A large, randomized trial in April 2023 found that colonoscopy was the most effective method studied, with a 73% mortality reduction. The reduction in mortality was best seen in those**

***Anne Arundel Gastroenterology Associates (AAGA) has been a pillar of the local health care community for over four decades, diagnosing and treating all symptoms and diseases associated with the GI tract (esophagus, stomach, small bowel, colon), pancreas, liver and gallbladder. Common symptoms and diseases include gastroesophageal reflux disease (GERD), inflammatory bowel disease (IBD) including Crohn's disease and ulcerative colitis, colon cancer prevention, Celiac disease, fatty liver and pancreatic inflammation, cysts and cancer.***

***AAGA includes 10 physicians and five midlevel providers who are all taking in new patients and are excited about caring for their community. AAGA's main office is located in Annapolis, and it has satellite offices in Greenbelt, Odenton, Bowie, Pasadena and Kent Island. Visit [www.aagastro.com](http://www.aagastro.com) or call 410-224-2116 to schedule an appointment.***

# Why You Should Add Ocular Vitamins To Your Regimen

## EYE-FRIENDLY HABITS



Daily

Weekly

Monthly

Keep your body hydrated.

Give your eyes proper rest every night.

Wear protective eyewear when outdoors.

Eat a diet rich in fruits, vegetables, and omega-3 fatty acids.

Maintain good hygiene while using contact lenses.

Take breaks and follow the 20-20-20 Rule.

**MacuHealth**

**Sydney Tramontano**  
Woolf Eye Lab



**P**opeye relied on spinach for strength and energy. Rabbit in “Winnie the Pooh” was a renowned carrot farmer in the Hundred Acre Wood. Sunny D is known for witty commercials and brags about having a high concentration of vitamin C. Chef Gordon Ramsay has been known to give up his secrets on the tastiest pan-fried salmon while noting its health benefits and high concentration of Omega-3s!

But did you know that each

of these popularized foods contains key ingredients to eye health?

Colorful veggies such as spinach, kale, bell peppers, tomatoes and carrots all boast a high number of carotenoids, naturally occurring pigments found in many fruits and veggies. These carotenoids act as an antioxidant and fight against harmful free radicals, protecting the body against multiple illnesses. Of these carotenoids is lutein and zeaxanthin, which help neutralize oxidative damage to the eye and protect the eye from harmful unseen light. Both lutein and zeaxanthin have been found to be more effective in the AREDS2 study, a popularized trial that set out to research and reduce age-related macular degeneration (ARMD). Not only will patients with ARMD and cataracts benefit from these carotenoids, but so will

*Continued on page 18*

# Fall into Autumn

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See Optical Dept for details!**



## Six Must-Ask Vacation Planning Questions

Here are six questions to help focus your search and maximize the value of your next epic getaway:

*Continued from page 6*

### Where do I want to go on this vacation, and when?

This seems like an obvious question on the surface, but it is an easy source of both confusion and clarity. A quick check of weather patterns and temperatures can ensure an ideal trip timing for your preferences.

Some people think about the Bahamas in January or South Africa in July, but those locations are cool to cold at those respective times of year. The Caribbean is almost always warm, but a trip in February is very different than a trip in August — the heart of hurricane season. Rainy and dry seasons, and warm and cold seasons, vary by location and time of year. The bottom line is that knowing what to expect, and ensuring it matches your expectations, is key.

### Does the amount of time I can be away correspond with the type of trip I want to take?

Even for experienced travelers, there's a point of diminishing returns in a jam-packed itinerary. There's a sweet spot where you can feel like you've

done plenty without feeling like you've missed out.

If you're planning a two-week European vacation, for example, the rule of thumb is at most three nearby cities (for example, London, Paris and Amsterdam) as a base. If you can only get away for a week, first consider a closer destination, then one to two locations from which to operate. You can immerse yourself in the local scene with plenty to see and do, without breaking your neck to shoehorn your entire bucket list into a timeframe that just won't fit.

### What kind of vacations do I typically enjoy?

Evaluating how you tend to approach vacations is an important question that doesn't always get framed this way. You may know that you're a total beach person, and that you could do the beach and pool for a week at an all-inclusive and be completely content because all you want to do is relax. A lot of go-and-do might not be your idea of a good time.

For the go-and-do person, though, more than a couple of days of just hanging out by the water may leave you stir-crazy. Maybe you're in between somewhere, in which case you

could go either way.

Even if it seems like a good idea at the time, evaluating your approach to vacation is a valuable tool in planning the right trip for your personality. This will also inform your level of planning, the types of activities and excursions you want to pursue, and other key components of your vacation.

### How much do I care about my accommodations?

This is not recommending bottom-of-the-barrel properties, nor insisting on the Four Seasons. Your views on accommodation, however, will go a long way toward maximizing your vacation experience. There are budget considerations, of course, but you should consider your preferences and purposes.

Do you simply need the bells and whistles of a higher-end hotel? Is your hotel room a sanctuary after a long day or a place to crash between adventures? Do you need a hotel near a specific location (for example, the Acropolis in Athens), or is near public transport acceptable? Do you require a hotel, or is a rental home or villa OK? These questions help narrow down options that appeal to your needs and wants.

### Am I OK traveling on my own or in my own party, or would I feel more comfortable going with a group?

This answer shapes the type of vacation experience you're going to have. Many folks are used to DIY-ing everything these days, and that can include travel. For those folks, either a fully customized travel experience or a short-burst small-group activity would be best (for the record, this is my preferred method of travel).

For first-time travelers, or folks who are traveling by themselves but don't have the full independent spirit, there are plenty of options that can put your mind at ease. Whether joining a fully escorted tour, adding in small- or large-group excursions from day to day, or booking into an affinity group on your cruise or land holiday (travel agencies occasionally have existing groups you can join), there are plenty of options to help you feel right at home away from home.

### What's the best way for me to plan this vacation?

Experienced travelers might be savvy enough to navigate through the options online. But if you don't have the time, energy, confidence, experience or desire to cut through the legwork that planning that amazing vacation will entail, there are experienced travel professionals who will use their knowledge and connections to design the perfect vacation built specifically for you.

There are plenty of things to consider when planning an upcoming vacation, but these simple questions will put you well on your way to crafting a truly epic journey.

*In addition to covering high school sports for the Severna Park Voice, David Bashore is a travel agency owner with more than seven years of experience. He has sent thousands of people to more than 150 countries across six continents. He can be reached at [info@fairwind-stravelagency.com](mailto:info@fairwind-stravelagency.com).* ■

## Reasons To Live In A Senior Living Community

*Continued from page 5*

### 3 Delicious Dining — Restaurant-Style Or Room Service

If you love to cook, don't worry! Most senior living community apartments come equipped with a kitchen or kitchenette. But even if it's your favorite hobby, you may not want to do it every day — much less three times a day. A great senior living community offers easy access to delicious dining, from the comfort of homestyle cooking to amazing dishes worthy of a five-star restaurant. When it looks beautiful, tastes as good as it looks, and is healthy and nutritious — now that's retirement worth living.

### 4 Safety, Security and Personal Service

There's a special peace of mind that comes from knowing that no matter what happens, someone is only seconds away, ready and happy to help you. That's why The Sheridan at Severna Park has 24-hour staffing and security.

*Interested in learning more? With a modern, nautical-inspired design, The Sheridan at Severna Park offers a charming, upscale environment for the discerning senior. The Sheridan at Severna Park is located at 134 Ritchie Highway in Pasadena. Call 667-220-6721 to schedule a personal tour.* ■



# How Home Care Empowers Our Elders



Submitted by **Lean On Dee**

Elderly individuals often express a desire to remain independent for as long as possible. While aging might bring about specific health or mobility challenges, it doesn't mean one's desire for autonomy diminishes.

The good news is that today's advancements in home care are tailored to ensure that our elders live with dignity and as much self-reliance as possible.

Here's a dive into the transformative power of home care and how it's revolutionizing elder care.

## A Customized Care Approach

As every individual is unique, so are their needs. Traditional health care setups might have a one-size-fits-all approach, but home care prides itself on providing personalized care. This can range from specialized medical care to assistance with daily tasks.

By tailoring services to an elder's specific needs and preferences, home care ensures their safety and respects their autonomy. Furthermore, this approach fosters trust and builds a stronger rapport between caregivers and older people, enhancing the overall care experience.

## Ensuring Safety Without Compromising Freedom

Safety is a primary concern when caring for older people, especially those with mobility or cognitive challenges. Many seniors fear that prioritizing safety might confine them. However, home care transforms this narrative.

Professionals assess home environments to make them safer for seniors, reducing fall risks and other hazards. Meanwhile, medical devices and technology monitor health in real-time. This balance ensures seniors remain secure in familiar surroundings without feeling restricted.

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Runner-Up

# Partners In Care Helps Older Adults Maintain Independence

From staying active and connected to receiving a helping hand, there are many services around the county designed to help retirees and seniors flourish.

Established in 1993 in Anne Arundel County, Partners In Care (PIC) is a nonprofit organization dedicated to serving seniors in the greater Severna Park area. PIC's mission is to "help older adults (ages 60 and up) live independently in their own homes and actively engage in the community." The organization does this through "a unique culture of service exchange in which members volunteer their time and talents to help each other with neighborly services such as transportation, handyman repairs, person-centered support, and social engagement."

To learn more about PIC, go to [www.partnersincare.org](http://www.partnersincare.org) or read the full story at [www.severnaparkvoice.com](http://www.severnaparkvoice.com). ■

## Why You Should Add Ocular Vitamins To Your Regimen

*Continued from page 15*

patients of all ages as lutein is a powerful defense against blue light emitted from computers, phones and tablets.

Vitamin C, or ascorbic acid, found mostly in oranges, promotes healthy blood vessels while neutralizing damage that can also lead to cataracts and ARMD. According to the National Institute of Health (NIH), vitamin C "acts as a physiological 'sunscreen' to protect the lens from UV (ultraviolet) light induced oxidative damage, and to regenerate vitamin E," in effect giving the eye an extra layer of protection! Vitamin C has also been proven to reduce the signs of aging, softening the skin's texture and tone.

So, what about salmon? How does that support ocular health? Foods like salmon, tuna, eggs, oysters, nuts and seeds contain essential Omega-3 fatty acids, called EPA and DHA, and these acids

promote positive visual development, retinal function, and dry eye support. Docosahexaenoic acid (DHA) maintains the structural and functional properties of the retina, which translates light into the images our brain perceives. A strong retina lessens the chances of retinal detachment, ARMD, and diabetic retinopathy.

Omega-3 also plays a key role in treating dry eye, an inflammatory disease that nearly 30 million Americans suffer from. As the NIH reported, "The current management of (dry eye disease) emphasizes improving tear quality, addressing inflammation, and instituting dietary and lifestyle changes," and with the help of fish oils like Omega-3, the ocular surface is able to heal and the tears will flow more freely.

It's important to note that even though these vitamins and fatty acids are naturally occurring, our bodies do not make enough to sustain healthy levels, and it would be difficult to eat as much spinach as Popeye!

*MacuHealth offers a wide variety of ocular support supplements sold at Woolf Eye Lab. For more information, contact 410-255-8056 or [hello@woolfeyelab.com](mailto:hello@woolfeyelab.com), or visit [www.woolfeyelab.com](http://www.woolfeyelab.com). ■*

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Lonnie Lancione

**V.P., Operations**

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**Editor**

Zach Sparks

**Assistant Editor**

Meredith Winter

**Editorial Assistant**

Lauren Cowin

**Staff Reporter**

David Bashore

**Sales Account Executive**

Larry Sells

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[spvnews@severnaparkvoice.com](mailto:spvnews@severnaparkvoice.com)

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410-647-9400

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## Dizziness And Equilibrium

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swimming, giddiness or floating most often have a non-vestibular etiology for their dizziness. Psychophysiological dizziness is suggested by a description of a feeling that they have left their body. True vertigo is an episodic phenomenon compared to non-vestibular dizziness that is often described as a continuous symptom.

Vertigo is often aggravated by head movements, while non-vestibular dizziness can be aggravated by movement of targets in the visual field. This is often obvious in patients who complain of dizziness stimulated by specific situations such as driving in traffic or shopping in a busy supermarket.

In cases where the dizziness is primarily related to positional changes, and postural hypotension has been ruled out, a vestibular lesion should be suspected. The association

of symptoms, such as nausea and vomiting or auditory or neurologic symptoms, is more likely to be seen with vestibular causes of dizziness.

### DIFFERENTIATING AMONG COMMON CAUSES OF VERTIGO

Typically, peripheral vertigo is more severe than central forms and is more likely to be associated with auditory symptoms (for example, tinnitus, hearing loss), as well as nausea and vomiting. Other neurologic symptoms are generally associated with vertigo of central origin. Such symptoms might include diplopia, weakness, numbness or incoordination.

One of the original points mentioned was the importance of determining the basic characteristics of the patient's dizziness, including the length of time that the episodes last. Such information is now even more helpful in leading

the clinician to a diagnosis. Episodes of dizziness lasting only seconds in duration are suggestive of benign positional vertigo. This is often preceded by an initial period or episode with complaints of a nonspecific sense of disorientation and imbalance associated with nausea and vomiting that may last for hours or days.

When describing more recent recurrent attacks, the patient clearly can separate out brief (seconds) episodes of positional vertigo. A vertiginous episode beginning abruptly and lasting minutes in duration is more characteristic of a vascular etiology, such as vertebrobasilar insufficiency or migraines.

Meniere's disease is often responsible for episodes of vertigo that heighten in severity over a period of minutes but last for several hours with a gradual improvement during another period of several hours. Vestibular neuronitis and episodes of labyrinthitis typically present with fairly abrupt onset vertigo (over a

period of hours) with resolution of the acute phase over the next several days. Traumatic injuries or vascular infarction of the labyrinth cause a sudden onset of symptoms with a slow recovery from the acute phase over a period of days to weeks, often with residual effects over a period of 12 to 18 months.

### HEAD IMPACT INJURIES

The Centers for Disease Control and Prevention (CDC) estimates that each year over 20 million children and adults will suffer from concussions, mild traumatic brain injuries (TBI), or head trauma as a result of sports injuries, falls, motor vehicle accidents and blunt force trauma. Head impact injuries cause disruption of participation in sports, work and recreational or just everyday activities. Symptoms associated with head impact trauma may include dizziness, nausea, blurred or double vision, imbalance, hypersensitivity to light, and cognitive impairment. ■

## How Home Care Empowers Our Elders

*Continued from page 17*

### Restoring Confidence In Daily Living

Age-related challenges can sometimes shake an individual's confidence in performing daily tasks. Elders can regain their confidence with regular and skilled assistance from home care professionals. Whether managing medications, personal hygiene, or even preparing meals, having consistent support allows them to re-engage in these tasks over time, fostering a sense of accomplishment.

Moreover, this continuous encouragement and aid can play a pivotal role in uplifting their spirits and overall mental well-being. The ripple effect of such personalized care can also extend to improved physical health, as a positive mindset often correlates with better overall wellness.

### Providing Companionship

While home care's medical and functional benefits are evident, one cannot overlook the emotional value of companionship. Loneliness can often affect older people, especially if they live alone. Regular visits from caregivers address health and daily needs and provide invaluable emotional support.

Having someone to chat with, share memories, or watch a movie together can significantly elevate the quality of life for seniors. This bond between caregiver and senior often transcends professional boundaries, creating heartfelt connections that genuinely enrich the lives of older people.

### Embracing Technological Advancements In Home Care

The modern era has seen remarkable technological advancements, and home care hasn't been left behind. From wearable health monitors to telemedicine

consultations, technology is seamlessly integrating into the elderly community. These innovations enable real-time health tracking, ensuring timely medical interventions when necessary.

Furthermore, with the help of digital platforms, family members can stay updated on their loved one's well-being, bridging the distance and providing peace of mind. Such technological integrations elevate the standard of care and redefine what home care can achieve for our elders.

The transformational power of home care lies in its holistic approach. Preserving our elders' independence gives them the freedom to enjoy their lives in the comfort and familiarity of their own homes. As society continues to recognize the value of autonomy in aging, home care stands as a beacon of progress in elder care.

*Lean On Dee Senior Home Care Services LLC knows how valuable home care services can be. Contact the friendly and helpful team at [www.leanondee.com](http://www.leanondee.com) to learn more about the services they can provide you or your loved ones. ■*



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