

REAL ESTATE

**APRIL
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THE DAVID ORSO TEAM AT BERKSHIRE HATHAWAY **Page 8**

Realtor David Orso wants to keep his business and philanthropy local to the area in which he grew up and raised his family.

RETIREMENT BRINGS FINANCIAL DECISIONS

Page 5 Although it is unconventional, entering retirement with a mortgage can have benefits.

SELLING A HOME IN A TRUST

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SPRING CLEANING FOR YOUR FINANCES

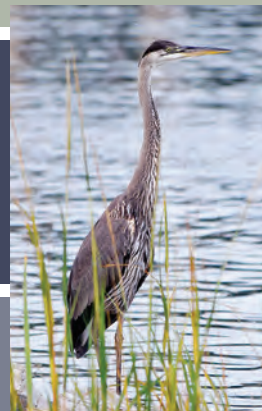
Page 14 Reviewing goals and budgets and streamlining strategies can lead to success.



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The Lure Of Private Listings

Jody Buck
Realtor
Key Group of
Cummings & Co.
Realtors



Spring is the busy season in real estate. It is when most homeowners start reaching out to agents and getting their homes prepped for sale, as well as when buyers start browsing online for new homes. If you are thinking about putting your home on the market, you might hear about a selling approach called private exclusive or private sale.

It sounds appealing, but does it serve you as well as a sale on the open market?

Here are the myths and facts:

MYTH

Private listings attract special buyers.

FACT

“Exclusive” sounds fancy, but it excludes buyers.

MYTH

Private listings get the best price.

FACT

Homes listed publicly sell for 17% more.

MYTH

Private listings sell faster.

FACT

Public listings sell three times faster.

MYTH

Private listings offer more privacy and control.

FACT

You can require pre-qualified buyers and by-appointment-only showings.

MYTH

Private listings create an aura of exclusivity.

FACT

Limited exposure means limited competition.

Due to a lack of inventory in Anne Arundel County, we are currently in a seller's market. Buyers are ready to pounce on new listings, so why would it be in your best interest to hold your home back privately and not for all to see? If your goal as a seller is to maximize your sales price, then publicly marketing your home on the Multiple Listing Service (MLS) is often the best option to reach that larger audience.

That said, there are some circumstances where a private sale may be more convenient or strategic for a seller under specific circumstances.

A few examples are:

- 1.** If a seller wants to “test” the market to determine if the home can sell without making necessary improvements or repairs.
- 2.** If a seller prefers to keep photos of their home more private.
- 3.** If a property is tenant occupied and not ready for the open market quite yet.
- 4.** If the property has limited showing availability.

While some agents focus solely on private listings, the team at Key Group of Cummings & Co. Realtors is able to evaluate each client's goals and strategize the best sales approach for your unique needs, whether that is a home that's sold on the open market or one that's listed privately. The team's goal is your success and getting you the most desirable and best offer for your property.

If you are thinking about listing your home and want a real estate team that will always put your interests first, please reach out. Call 410-804-9597 or 410-823-0033, or email jody@keygroupmd.com. ■

Retiring: With Or Without A Mortgage?



Jason LaBarge
Financial Advisor
and President
LaBarge
Financial

My parents owned my childhood home free and clear when they decided to seek a more pleasant climate in Arizona for retirement. Property values there are lower, so they paid cash for their new home. After my dad passed away, my mother wanted to be closer to me, so she moved to

Maryland. The proceeds from her Arizona house weren't enough to cover her new home here, meaning she'd have to either spend some of her retirement account savings or get a loan. She decided to take out a mortgage.

Right now, some of you might be wondering why she would opt to take

out a mortgage when she had a home she owned free and clear. That's crazy, right?

While it's true that conventional wisdom historically says it's a mistake, blanket statements don't apply to everyone's individual circumstances.

Continued on page 12



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How does having a mortgage vs paid off affect you in retirement?
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Living In Severna Park: *What You Won't Find On Zillow*

Lauren Rice
Realtor and Severna
Park Resident
Shawn Martin
Group of REAL
Broker LLC



can't tell you which neighborhood has a Halloween parade, which intersection to avoid at 4:30pm, or where to get the best iced latte within walking distance.

As a local and real estate professional, I've learned that the true value of a home isn't just what's inside — it's what's around it. Here's what makes Severna Park feel like home beyond the online listings.

It's hard to talk about Severna Park without mentioning **Chartwell**, a neighborhood known for its tree-lined streets, tennis courts and country club culture. But what makes it truly special are the things you won't find on a property sheet — like the Christmas Eve luminaries that light up the whole neighborhood.

Down by the water, **Linstead on the Severn** offers a tucked-away retreat where residents enjoy a private beach, quiet streets and community events that feel pulled from a postcard: Fourth of July bike parades, summer crab feasts, and neighbors waving from their porches are all part of the rhythm of life there.

Continued on page 13



Whether you're moving from across the country or just across the bridge, the charm of Severna Park is found in its people, traditions and places you only learn about by living here or by asking a local.



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Selling A Home In A Trust



**Paula M.
Mattson-Sarli**
Law Office of
Steven M
Berger LLC



When you create a living trust, one of the first assets to be funded to the trust is your home. The attorney prepares and records a new deed so that your home is now titled in the name of your trust with you as trustee. As a result, you feel confident that upon your passing, your house will now go to your children according to your instructions. You don't need an attorney anymore then, right? Not so fast.

One way an estate planning attorney can support you and your family is to assist your trustee during the home sale process, whether during your lifetime

or after your passing.

This is often a very difficult time for most families and your trustee would benefit from a familiar guiding hand.

Upon your passing, your trustee may be directed to sell the home as soon as possible or given discretion to hold on to the property until the market is more favorable. A date of death value appraisal establishes fair market value for tax purposes. An appraisal is generally recommended no matter when the trustee sells the property.

When listing the property for sale, the trust is the owner of the property, and the trustee is legally authorized to sell the home and would sign the listing agreement. When there is a ratified contract, the trustee would sign the contract. Once the buyer chooses a title company, it is important for the trustee to connect with the settlement officer to ensure the lines of communication remain open. Copying your attorney on an email is ideal.

Continued on page 12

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THE ORSO

FOR REALTOR DAVID ORSO, GEOGRAPHIC
DEPTH TRUMPS STATISTICS AND STATUS

D I F F E R E N C E



BY MEREDITH WINTER

“I’m not trying to be the number-one Realtor in the state of Maryland; I just want to be the very best right here in Severna Park, Arnold and Annapolis,” said 25-year veteran Realtor David Orso.

“Here” is where he grew up: Orso is an Annapolis native and Severna Park High School graduate. “Here” is where he and wife Dawn have raised their family: all three of their kids went through the Broadneck school system. “Here” is where the Orsos have built a real estate business over two-plus decades. “Here” is where the family gives back as often as they can.

To Orso, being the best “here” means serving the greater Severna Park area with excellence, care and connection.

Orso is the owner of the David Orso Team of Berkshire Hathaway Realty, which is comprised of a team of four

dedicated staff, all of whom are licensed professionals.

Though his office has represented more than 1,500 clients and has more than \$1 billion in total volume sold, Orso does not aspire to sell the highest volume of homes or have the widest reach in Maryland.

Instead, he desires to do more of exactly what he’s done for 23 years: help customers buy and sell homes in a defined area where he can be a valuable resource to them long after their closing date.

Orso estimates that 95% of his business happens within Severna Park, Arnold, Millersville, Pasadena, Annapolis and Crownsville.

“Our secret sauce is geographic depth,” Orso shared. “I don’t focus on a specific property type. I don’t focus on a particular type of client. I only want to work here. My goal is to go deeper, not wider.

“So, whether it’s a \$200,000 condo in Arnold or a \$3 million waterfront on the

Severn River, it’s the same to me as long as it’s in the same zip code,” he added.

Why limit business to a hyperlocal focus? Pragmatically, Orso said that the less time he spends driving all over the place, the more time he can devote to serving his clients. But an intimate familiarity with the communities in which he lives and works offers customers other advantages, too.

“I want to be a resource for ‘Who’s the best pediatrician?’ ‘What’s the best place for dinner?’ ‘What properties are going to be sold off market?’ I want to be the center of the referral commerce — that’s how I see my value, and I think my clients see that as a value, too — like, here’s a guy who knows everything from the best spot to go fishing to the best podiatrist, and you can only get to that place by going deeper in a market,” Orso said.

More than a market, the greater Severna Park area is also the community his family cherishes and supports. The Orsos have given well over \$500,000 to more than 20 charities over the years. They give 10% of every home sale to a charity, often chosen by the client, right off the top. In November, the Orsos hosted a fundraiser that generated over \$30,000 for three Anne Arundel County-based nonprofits.

Orso emphasized that his wife, Dawn, is the powerhouse behind their philanthropy, sharing that she has a huge heart for serving and a keen ability to identify needs in the community where they can have an immediate impact.

“We’ve always viewed this business as a vehicle to serve our community,” Orso said. He shared that Dawn not only works as the business’ marketing and community events director but also volunteers as a Court Appointed Special Advocate, deliv-



Sometimes it's the basics like kindness, a feeling of community, being a good neighbor, supporting the small business owner – all those things are where people want to live."

50-80 years old not being updated to the preferences of today's buyers.

He predicts this will spark a trend of older homes in great neighborhoods being torn down and replaced with new builds.

But for buyers, Orso noted, it's not all about modern construction or cosmetic upgrades.

"I think the thing that people miss about home values is, it isn't about your countertops and your appliances. Sometimes it's the basics like kindness, a feeling of community, being a good neighbor, supporting the small business owner – all those things are where people want to live," he explained. "They want to live next to somebody that's kind, they want to live next to someone that cares about the community. So, 'be a good neighbor' is what I would say if you want to make more money on your house ... as crazy as that is, it all comes back to you economically."

Thinking about the future of his business, Orso shared he would be thrilled if his children got involved — he's always thought it would be cute to be able to call it "Orso and Daughters" — but for now, his goals are simple. He wants to build on the strong foundation that has been laid over 23 years, empower his team members to continue the good will that they've established, and maybe, "just more of the same."

"I'm very proud of what we've built, I'm proud of the way that we love on our clients, and I'm honored to be a part of their story," he said.

ers soup to local shelters, and much more.

"She's incredibly talented and could be doing other things, but we see that as our contribution of time, talent and treasure to the market — the three T's," he said, echoing the familiar refrain that behind every man there's a great woman.

Their clients are often behind them, too. The Orsos are grateful that many of their customers are quick to jump on board when they rally support for a cause or put out an ask for donations.

An acute understanding of area market trends is a natural byproduct of being committed to keeping business local, as well. Orso shared his belief that the qualities that made Severna Park desirable decades ago are still drawing people to the area today.

Proximity to a major airport as well as Baltimore, Annapolis and Washington, D.C., great schools and youth sports programs, strong families, defined communities, centers of faith, and so much more continue to attract home buyers.

Conversely, Orso observed that the increasing age of homes in Severna Park is a growing obstacle, with many homes that are between

"We've always viewed this business as a vehicle to serve our community."



The David Orso Team of Berkshire Hathaway HomeServices PenFed Realty can be found at 8 Evergreen Road in the heart of Severna Park. To learn about buying or selling a home with David Orso, call 443-372-7171 or go to www.davidorso.com. ■

Four Advanced Strategies For Real Estate Investors To Maximize Returns

By **Tony Molina**
CPA, Range

Are you a high-income real estate investor seeking to optimize your real estate portfolio? With

the right strategies, you could enhance your returns, minimize tax liabilities, and secure long-term financial growth. Each year, savvy investors leave thousands of dollars on the table simply because they

miss out on advanced tactics that could elevate their real estate game.

Range breaks down four advanced strategies that will help you build a smart, tax-efficient and diversified portfolio.

1 Qualifying As A Real Estate Professional

Did you know that qualifying as a real estate professional can transform how the IRS treats your rental income and losses? This designation unlocks significant tax benefits, especially for high-income earners.

Key Benefits Of Qualification:

Offset Non-Passive Income: One of the biggest advantages of qualifying is the ability to use rental losses to offset non-passive income, such as wages, salaries or business earnings. For investors with high-income streams, this can be a powerful tool to reduce overall tax liability and keep more of their earnings.

Diversified Tax Strategy: By converting passive losses into non-passive ones, you can adopt a more flexible and strategic approach to managing your taxes. This means you're not restricted to only offsetting passive income but can integrate

rental losses into your broader financial plan. It opens up opportunities to optimize your tax strategy, align it with your long-term financial goals, and increase overall tax efficiency.

Requirements:

To qualify, you must meet these conditions:

- Spend at least 750 hours per year and over 50% of your professional time on real estate activities (for example, property management and renovations).
- Prove material participation in your properties. For instance, you must personally manage the investments rather than delegating much of the work.
- Document your hours meticulously with time logs or calendars.

By qualifying for this designation, you could dramatically reduce your tax liabilities and improve your portfolio's performance.

2 Leverage The Advantages Of An LLC

Purchasing real estate under a limited liability company (LLC) is a common tactic among seasoned investors. This structure not only offers robust legal protections but also serves as a tax-friendly vehicle to optimize returns.

Benefits Of Owning Real Estate Through An LLC:

Liability Protection: An LLC separates your personal assets from your investment properties. For example, if one property faces a lawsuit, your personal wealth remains safeguarded.

Tax Advantages: LLC income is often classified as passive, meaning Social Security and Medicare taxes typically don't apply. Additionally, owning through an LLC simplifies

expense tracking and makes tax deductions easier.

Privacy: Properties owned by an LLC can shield your personal name from public property records, maintaining privacy regarding ownership.

Important Considerations:

- LLCs may come with upfront costs (filing fees, legal documentation).
- There are also compliance requirements, like annual filings and separate bank accounts for each LLC.

While setting up an LLC adds a layer of complexity to property management, the advantages often far outweigh the hassle for real estate investors with multiple properties. Speak with a legal expert to determine if this structure fits your investment goals.

3 Clarify Passive Vs. Active Income

Most rental income is categorized as passive. However, classifying the income as active offers some strategic tax advantages:

- Active income allows losses to offset other earned income, potentially reducing taxable income — a major benefit for those managing real estate or short-term rentals.
- It may also unlock tax credits and deductions unavailable to passive income earners.

Understanding the IRS classifications between passive and active income is a simple but powerful tool for real estate investors.

When Real Estate Income Becomes Active

There are exceptions where rental income is considered active, such as:

Qualifying As A Real Estate Professional: If you meet the IRS requirements to be classified as a real estate professional, you may be eligible to treat rental income and losses as

active rather than passive, potentially offsetting other income and reducing your overall tax liability.

Short-Term Rentals: Short-term rental properties, such as those listed on platforms like Airbnb or VRBO, are often considered active income by the IRS if the average tenant stay is fewer than seven days. This means income from these properties may be treated as non-passive, allowing you to deduct expenses and losses against other forms of active income. This distinction is important for tax planning purposes, as short-term rentals are treated differently from traditional long-term rental properties.

Rental Income From Related Entities: If you lease property to a business or entity you own or control (such as your own LLC or corporation), the rental income may be classified as active rather than passive income by the IRS.

By classifying your income correctly, you can take full advantage of applicable tax deductions while avoiding costly misreporting penalties.

4 Tax-Loss Harvesting For Real Estate

Tax-loss harvesting is often associated with stock portfolios, but it's just as effective for real estate investors. This strategy involves selling underperforming properties at a loss to offset gains from profitable investments.

Example In Practice:

Imagine you have a capital gain of \$500,000 from the recent sale of a commercial property. Simultaneously, you own a poorly performing rental property with an unrealized loss of \$400,000. By selling the underperforming asset, you can net these two amounts against each other, significantly lowering your tax liability \$100,000 on the capital gains.

Key Benefits:

Lower Capital Gains Taxes:

This strategy is especially useful for reducing taxes on short-term capital gains, which are taxed at higher rates than long-term gains.

Portfolio Re-Evaluation: Tax-loss harvesting allows you to offload unprofitable or non-strategic properties while rebalancing your portfolio for future growth.

Just ensure you adhere to the IRS "wash-sale rule" to avoid invalidating your deductions. This rule prohibits you from repurchasing the same (or similar) asset within 30 days.



Take Strategic Actions Today

Real estate investing can be incredibly lucrative — but only when supported by the right strategies. By qualifying as a real estate professional, utilizing LLCs, understanding income classifications, and employing tax-loss harvesting, you can lower your tax burden and maximize your returns.

This story was produced by Range and reviewed and distributed by Stacker. ■



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Retiring: With Or Without A Mortgage?

Continued from page 5

Pros of Retirement Mortgages

Many people are driven to gain the peace of mind of knowing they own their home free and clear and no longer have to worry about mortgage interest, and that is great. However, in some cases, paying it off early could be a tactical error.

Few people have enough money in a savings account to eliminate their mortgage. Most will need to draw from retirement accounts, and that's where the math becomes important.

If you have a mortgage at today's rates of 6% to 7%, and you withdraw money from an investment account that sees an average return of 10% in order to pay it off, you could actually lose money. While you're no longer paying mortgage interest, you're also no longer receiving investment returns on those dollars.

But the picture gets potentially worse: If you withdraw money from a non-tax deferred retirement account to pay off the mortgage, you increase the odds that when you need money in the future, you will have to withdraw it from your IRA or 401(k). Those withdrawals are taxed at income tax rates,

which can generally be higher. That will generate a tax bill you otherwise wouldn't have had to pay.

For many people, there's a good argument to be made that, because the IRS requires you to withdraw money from tax-deferred accounts every year anyway, per the required minimum distributions, you might as well put those mandatory withdrawals toward your mortgage payment.

In doing so, you transition the retirement asset from a tax-deferred account — which is undesirable to pass down to an heir due to the inherent income tax burden it will generate — to real estate, which may be a favorable asset to pass down from a tax perspective due to step up in basis at death. You've now used those required withdrawals to keep your non-deferred accounts healthy and give your heirs a better inheritance picture. For many people, that's a win-win!

To be clear, had my mother chosen not to get a mortgage and instead use some of her assets to pay off the house, that's not a bad thing. Having a paid-off house is sometimes worth it just for the psychological benefits and savings on interest.

Everyone's situation is

unique. It's important to work with a financial and tax professional to arrive at a decision

based on your individual circumstances rather than blanket advice from experts.

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Selling A Home In A Trust

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Selling a home titled in the name of the trust involves attention to detail and proper documentation provided to the title company. During the settlement process, the title company will request a copy of the trust document, the tax identification number for the trust, and a death certificate. Condo or homeowners association transfer packages may need to be ordered and a pay-off statement obtained if there

is a mortgage or other lien.

Your estate planning attorney is a valuable member of the team during the home sale process. Your trustee would benefit from the attorney's thorough review of all paperwork to ensure accuracy and a successful transaction.

Paula M. Mattson-Sarli is an experienced estate planning and elder law attorney. Her office is in Severna Park and the office number is 410-777-5916. ■

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Living In Severna Park

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Oakleigh Forest has a strong sense of connection too. It's one of those places where everyone still knows their neighbors and where community swim teams and homeowners association-sponsored socials bring people together. I've had clients fall in love with the neighborhood just from chatting with folks during an open house.

If waterfront access is what you're after, **Round Bay** and **Whitehurst** both offer access to the Severn River, with community piers, kayak launches, and neighborhood sailing culture baked into the everyday experience. But even among these high-demand communities, each block has its own personality — and knowing the subtle differences between them is something only locals truly understand.

Traffic Quirks & Local Tips

- **The Robinson Road Cut-Through** – Locals know this sneaky shortcut when Ritchie Highway backs up near Magothy Bridge Road.
- **School Traffic Timing** – Plan around drop-off and pickup times at Severna Park Elementary and the high school. It's a great sign of a thriving community, but it's a nightmare if you're late to a showing.
- **Flood Zones Along the Water** – Some areas like Arundel Beach and certain parts of Round Bay can experience tidal flooding. Knowing which lots are higher ground is key — something Zillow can't tell you.



Whether you're moving from across the country or just across the bridge, the charm of Severna Park is found in its people, traditions and places you only learn about by living here, or by asking a local.

For more information, contact Shawn Martin, Realtor at The Shawn Martin Group. Call 443-955-9354, email Shawn@shawn-martingroup.com or visit www.mymarylandrealestate.com. ■

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Spring Cleaning For Your Finances:

Refresh Your Financial Goals And Strategies

Richard C. Osman
CEO and Financial
Advisor
Phronesis Wealth
Management



Just as spring brings renewal, it's also an ideal time to "spring clean" your finances. By reviewing and refreshing your financial goals, you can set yourself up for greater success.

Here are key steps to help streamline your financial life and align your money habits with your goals.

Spring cleaning your finances can be as rewarding as decluttering your home.



Review Your Budget: This cannot be stressed enough. Budgeting is the foundation of financial wellness. Take time to:

- **Analyze Spending Habits:** Review recent bank and credit card statements to spot areas of overspending.
- **Set Spending Limits:** Adjust budget categories based on your priorities, like allocating funds for travel or emergencies.
- **Automate Savings:** Ensure consistent contributions to savings and retirement accounts.

Re-evaluate Your Financial Goals: Revisit your goals and ask:

- **Are My Goals Relevant?** Life changes may require adjustments.
- **Am I On Track?** Assess progress and make necessary changes.
- **Set SMART Goals:** Ensure your goals are specific, measurable, achievable, relevant and time-bound.

Simplify Accounts: Managing multiple accounts can be overwhelming. Simplify by:

- **Consolidating Accounts:** Reduce fees and make tracking easier.
- **Streamlining Credit Cards:** Keep cards that align with your spending habits and rewards.
- **Organizing Investments:** Consider consolidating accounts to simplify management.

Cancel Unused Subscriptions and Cut Expenses:

Unused and unknown subscription services can drain your finances. Take time to:

- **Audit Subscriptions:** Cancel those you no longer use or forgot that you had.

- **Negotiate Bills:** Lower rates for cable, internet or phone services.
- **Cut Back On Luxuries:** Redirect funds to financial goals.

Strengthen Your Emergency Fund: An emergency fund provides peace of mind. Aim to:

- **Set A Target Amount:** Save three to six months of living expenses.
- **Automate Contributions:** Build your emergency fund consistently.
- **Keep Money Accessible:** Store cash reserves in a high-yield savings account.

Review Insurance Policies: Ensure your insurance coverage meets your needs. Consider:

- **Life Insurance:** Update beneficiaries and ensure adequate coverage.
- **Health Insurance:** Review your plan during open enrollment.
- **Home and Auto Insurance:** Compare rates and coverage options.

Improve Financial Literacy: Knowledge leads to better decisions. Take steps to:

- **Read Financial Resources:** Learn about saving, investing and planning.
- **Attend Webinars:** Gain actionable financial insights on various topics.
- **Consult a Financial Advisor:** Get personalized financial guidance.

Spring cleaning your finances can be as rewarding as decluttering your home. By reviewing your budget,

refreshing goals, and streamlining your strategies, you'll set yourself up for a more organized and prosperous year.

Financial wellness is an ongoing journey, and each step brings you closer to your dreams.

Richard C. Osman (CFP, CLU, ChFC, CASL) is a CEO and financial advisor for Phronesis Wealth Management. The financial team at Phronesis Wealth Management in Severna Park is here to help you with your retirement goals. Call 410-647-6762 for more information or visit www.wearephronesis.com.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. ■

Navigating Your Financial Journey

At Phronesis, we put YOU at the center of everything we do.

You may already work with competent advisors, but what if we told you there may be something missing? Many of our clients come to us with a common challenge—they lack coordination with their existing advisors. ***That's where we come in.***

Based in Severna Park since 1992, we work in a fiduciary capacity to provide fee-based financial advice, service, and support. Our team strives to provide solid coordination, so that your plan is fully implemented. We work to ensure that your financial strategy aligns with your goals.

So, whether you're dreaming of:

- buying a new or second home
- retiring early to spend more time doing things you love
- safeguarding your family's future
- leaving a lasting legacy

We're here to help you pursue your vision of financial success by making sure nothing is missed.

Would you like to receive a complimentary consultation or Financial Second Opinion of your current financial journey? Don't wait! Email **team@wearephronesis.com** or call **410-647-6762** to schedule your no obligation appointment today.



PHRONESIS
WEALTH MANAGEMENT

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Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Phronesis Wealth Management, a registered investment advisor and separate entity from LPL Financial.

The Lure of Private Exclusive Listings

A “private exclusive” or “private sale” may sound appealing, but does it serve you as well as a sale on the open market?

MYTH

Private listings attract special buyers.

VS

FACT

“Exclusive” sounds fancy, but it excludes buyers.

MYTH

Private listings get the best price.

VS

FACT

Homes listed publicly sell for 17% more.

MYTH

Private listings sell faster.

VS

FACT

Public listings sell 3x faster.

MYTH

Private listings offer more privacy and control.

VS

FACT

You can require pre-qualified buyers and by-appointment-only showings.

MYTH

Private listings create an aura of exclusivity.

VS

FACT

Limited exposure means limited competition.

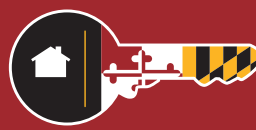
A recent study showed that sellers lost out on over **\$1 billion** in the last two years as a result of selling privately. Our team is ready to deliver our clients the best sales approach for your specific needs, whether that's a home that's sold on the open market or one that's listed privately.



Jody Buck, Realtor®

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