

NATIONAL ESTATE PLANNING AWARENESS WEEK & DIVERSITY, EQUITY, AND INCLUSION

COUNCIL SPOTLIGHT

SHOWCASING THE WORK OF

**BALTIMORE
ESTATE
PLANNING
COUNCIL**



NAEPC

NATIONAL ASSOCIATION OF
ESTATE PLANNERS & COUNCILS

COLLABORATE · EDUCATE · CULTIVATE

WWW.NAEP.C.ORG

ABOUT THE COUNCIL

The Baltimore Estate Planning Council has an 85+ year history of fostering an understanding of the proper relationship between estate planners of all disciplines.

You can learn more about the council and its work at <https://www.baltimoreepc.org/>.

The council has shared this information with the NAEPC network so that other councils can benefit from its work and dedication to not only diversity, equity and inclusion, but also National Estate Planning Awareness Week and the communities served by its members.

Within this packet you will find:

1. Outreach Letter
2. Newsletter Article
3. PowerPoint Slides
4. Sample Sign-Up Sheet for Events

Baltimore EPC welcomes an opportunity to discuss the planning process or to mentor councils within the NAEPC network that are considering a similar event. Please contact admin@baltimoreepc.org for more information.

Dear Community Leader:

October 17, 2022 to October 23, 2022 is National Estate Planning Awareness Week! The purpose of the Estate Planning Awareness Week is to help the public (through community outreach) understand what estate planning is and why it is such a vital component of financial wellness and generational wealth creation.

Now that I have your attention, the Baltimore Estate Planning Council has teamed up with the National Association of Estate Planners & Councils (NAEPC) to support National Estate Planning Awareness Week. We want to partner with your organization to share information about estate planning, which includes putting in place financial powers of attorney, advance medical directives, and wills or trusts. Benefits of estate planning include:

- Ensuring your wishes are followed
- Providing for your loved ones in times of need
- Building intergenerational wealth

I'm sure it's no surprise to you that estate planning is a critically overlooked component of financial wellness. It is estimated that more than half of Americans, a staggering 56%, do not have an estate plan in place. The burden of this oversight falls disproportionately on communities of color. **The Baltimore Estate Planning Council is seeking to serve communities typically not engaged in estate planning such as Black, Native and Indigenous, Latinx, Asian/Pacific Islanders and other people of color, people with disabilities, and people who identify as LGBTQ+.**

Our estate planning council is working with NAEPC to combat this challenge, so I write today to ask for your assistance in sharing information about National Estate Planning Awareness Week with the membership of your organization. If your organization is interested in receiving a virtual or in-person presentation from our council, please complete our online survey, and someone will be in contact with you. We hope that you please consider joining the Baltimore Estate Planning Council in celebrating National Estate Planning Awareness Week 2022!

Your consideration is most appreciated. Please contact K. Alice Young directly at (410) 554-3634; KAYoung@nusinovsmith.com.

Very truly yours,

K. Alice Young

Baltimore Estate Planning Council
Diversity and Inclusion Committee
National Estate Planning Awareness Week Subcommittee, Chair

Aquanetta Betts, J.D.

Baltimore Estate Planning Council
Diversity and Inclusion Committee, Chair

SURVEY TO ACCOMPANY OUTREACH LETTER VIA EMBEDDED LINK

Survey Questions

1. Your organization's name and address.
2. Your organization's primary contact person's email and phone number.
3. Your organization's focus and goals.
4. Demographic of individuals served by your organization.
5. How many members of your organization may attend an estate planning presentation by BEPC?
6. Does your organization prefer a virtual or in-person presentation?
7. Does your organization have a facility to host an in-person presentation?

Join National Estate Planning Awareness Week in October

National Estate Planning Awareness Week is the week of October 17 and the Baltimore Estate Planning Council (BEPC) wants to celebrate with you! The purpose of National Estate Planning Awareness Week (NEPAW) is to help the public (through community outreach) understand what estate planning is and why it is such a vital component of financial wellness and generational wealth creation. Estate planning is a critical and often overlooked component of financial wellness. More than half of Americans, an estimated staggering 56 percent, do not have an estate plan in place. The burden of this oversight falls disproportionately on communities of color.

Estate planning includes putting in place a written financial power of attorney, advance medical directive, and a will or trust. Without these documents, if you fall ill or die the cost of administering your affairs goes up. Working with professionals to guide you in creating these documents can save you money so more is available for your care and for the next generation. Putting a plan in place can save your family heartache and increase the wealth you pass along to the next generation.

BEPC is an interdisciplinary non-profit organization for professionals involved in estate planning. BEPC strives to foster collaboration between Trust Officers, Attorneys, Financial Advisors, Philanthropic Professionals, Accountants, and other professionals engaged in estate planning. When working with an interdisciplinary team for estate planning, clients benefit by preparing better, more reliable estate plans. During NEPAW, BEPC is seeking to serve communities typically not engaged in estate planning such as Black, Native and Indigenous, Latinx, Asian/Pacific Islanders and other people of color, people with disabilities, and people who identify as LGBTQ+.

Education for you

BEPC is teaming up with the Baltimore County Department of Aging's, OPAL Center for virtual learning and other community organizations to share information about estate planning. Benefits of estate planning include:

- Ensuring your wishes are followed
- Providing for your loved ones in times of need
- Building intergenerational wealth BEPC aims to be a trustworthy estate planning resource. BEPC has scheduled five community education events for individuals to receive estate planning information from an interdisciplinary panel of professionals. Please register and join us on any of the following dates:
 - Monday, October 17 from 10:30 a.m. to 12 p.m. Liberty Senior Center, 3525 Resource Drive, Randallstown, MD 21133; call the center for more details or to register (410-887-0780)



- Wednesday, October 19 from 10:30 a.m. to 12 p.m. Woodlawn Senior Center @ Morning Star Baptist Church Community Center, 6665 Security Blvd. 21207. Call the center for more details or to register (410-887-6887)
- Wednesday, October 19 from 7:30 p.m. to 9 p.m., Rising Sun First Baptist Church, 2211 St. Luke Lane, Woodlawn, MD 21207
- Thursday, October 20 from 6

p.m. to 7:30 p.m., Free State Justice, 2601 N. Howard Street, Baltimore, MD 21218; call the center for more details or to register (410-625-LGBT (5428))

- Friday, October 21 from 1:00 p.m. to 2:30 p.m., Virtual through Baltimore County Department of Aging's OPAL Center. Access to the virtual event will be provided upon registration at theopalcenter@baltimorecountymd.gov.

Please join one of the informational sessions to learn about estate planning and tools that you can use to preserve your legacy. If you are interested in learning more about the Baltimore Estate Planning Council professionals and for other articles about estate planning, please visit <https://www.baltimoreepc.org/home/estate-planning>. We look forward to celebrating National Estate Planning Awareness Week with you!

CATHOLIC CHARITIES SENIOR SERVICES

Senior living, services and supports for older Marylanders and their families

JENKINS SENIOR LIVING COMMUNITY

The 25-acre Jenkins Campus in southwest Baltimore offers beauty and greenery out each window, with a spectacular view of the Baltimore skyline – conveniently located near I-95 and St. Agnes Hospital.

St. Elizabeth Rehabilitation and Nursing Center

667-600-2600

Short-term, post-acute rehabilitation and skilled nursing, long-term and memory care.

– 2022 Newsweek –
Top Rehabilitation and Nursing facility
in the Greater Baltimore region

Caritas House Assisted Living

667-600-2660

A residential community of care with personalized assistance in daily activities for adults 62 and older.

St. Ann Adult Day Services

667-600-2680

Activities, socialization and medical supervision so adults can continue to live at home. Wheelchair-accessible transportation available.

DePaul House and St. Joachim House

667-600-2280

Supportive, affordable apartment communities on the Jenkins Campus.



SENIOR COMMUNITIES

Supportive, affordable apartment communities. Total of 24 locations in Maryland, home to more than 1,800 older adults.

667-600-2280

ANNE ARUNDEL COUNTY

Glen Burnie
Arundel Woods

Odenton
Friendship Station
Friendship Village

BALTIMORE CITY

East Baltimore
Our Lady of Fatima I
Our Lady of Fatima II

Mount Vernon
Basilica Place

Overlea
Everall Gardens

Violetville
on Jenkins Campus
DePaul House
St. Joachim House

BALTIMORE COUNTY

Catonsville
St. Mark's Apts.

Edgemere
St. Luke's Place

BALTIMORE COUNTY CONT.

Lansdowne
Kessler Park
Coursey Station

Nottingham
Village Crossroads I
Village Crossroads II

Owings Mills
Owings Mills New Town

Pikesville
St. Charles House

Reisterstown
Reister's Clearing
Reister's View

Towson
Trinity House

Woodlawn
Holy Korean Martyrs

GARRETT COUNTY

Grantsville
Starnier Hill

HARFORD COUNTY
Abingdon
Abingdon Gardens
Aberdeen
Aberdeen Court

Answers for the Aging

667-600-2100 or toll-free **1-888-50ASKUS**

Telephone-based information and referral service for older adults and caregivers.

www.cc-md.org/seniors



Inspired by the Gospel mandates to love, serve and teach, Catholic Charities provides care and services to improve the lives of Marylanders in need. Catholic Charities welcomes people regardless of faith and is an Equal Housing Opportunity provider.



04/07/22

Baltimore Estate Planning Council

Diversity and Inclusion Committee

NATIONAL ESTATE PLANNING AWARENESS WEEK

The Baltimore Estate Planning Council is an interdisciplinary non-profit organization for professionals involved in estate planning. For 85 years and 260 members strong, the Council strives to foster understanding of the proper relationship between the functions of the Accountant, Attorney, Financial Advisor, Philanthropic Professional, Trust Officer, Valuation Professional, and any other party or parties having to do with estate planning, and to encourage co-operation of persons acting under those disciplines.



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NATIONAL ESTATE PLANNING AWARENESS WEEK

Today professionals in fields related to estate planning will describe how their work helps clients put a plan in place for personal financial safety and intergenerational wealth building:

ACCOUNTANTS

ATTORNEYS

FINANCIAL ADVISORS

PHILANTHROPC ADVISORS

These professionals will then answer your questions about how these types of services can help you and your families!



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NATIONAL ESTATE PLANNING AWARENESS WEEK

Your Estate Planning team may include:

- Attorneys who draft Health Care Directives, Powers of Attorney, Wills and Trusts
- CPAs for tax advice, tax return preparation, and tax planning
- Charitable advisors for advice on maximizing the impact of your charitable gifts
- Financial advisors for advice on retirement planning and investments



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NATIONAL ESTATE PLANNING AWARENESS WEEK

Estate Planning Attorney

Helps you put in place documents in case you become unable to make your own decisions during your lifetime:

Did you know a well-drafted Power of Attorney allows you to nominate someone to make financial decisions for you if you become incapacitated? *Without one, a Court must intervene to appoint a guardian of the property to act on your behalf if you lose the ability to make decisions independently.*

Did you know an Advance Medical Directive allows you to nominate someone to make healthcare decisions for you if you become incapacitated? *Without one, a Court may intervene to appoint a guardian of the person to act on your behalf if you lose the ability to make decisions independently.*



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Estate Planning Attorney

Did you know a Will allows you to nominate someone to carry out your final wishes after your death? *Without one, your loved ones might not really understand your wishes for managing your final affairs or the wrong person may end up administering your estate.*

Did you know naming a joint owner on a bank account means that person will be the sole owner of the account when you die? *Make sure your account ownerships and beneficiary designations align with any estate plan you have written in a Will or Trust.*

Did you know a Revocable/Living Trust works to avoid probate only if your assets are titled as owned by the Revocable/Living Trust?

Did you know a Revocable/Living Trust does not become public record upon your death, but the terms of the trust cannot be kept private from anyone named as a beneficiary in the trust?



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NATIONAL ESTATE PLANNING AWARENESS WEEK

Certified Public Accountant

- CPAs help you file your tax returns on time and accurately to minimize your tax liability
- CPAs help you plan for your business taxes and how to wind down or sell your business
- CPAs can guide you on minimizing your taxes from investments in retirement



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Charitable Advisor

- Charitable Advisors help clients make charitable gifts in tax-efficient ways
- Charitable Advisors talk with clients to get an understanding of their assets and their charitable wishes and work with the estate planning team to craft a plan honoring the client's charitable intentions while helping the client meet personal financial goals



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Financial Advisor

- Financial Advisors (FA) help their clients choose investments
- Certified Financial Planners (CFPs) provide clients financial advice on topics like investing, retirement planning, estate planning, and tax law
- FAs and CFPs meet with clients regularly to keep up with changes in their lives that might impact investment and cash flow needs



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The 6 Elements of the Financial Planning Process



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NATIONAL ESTATE PLANNING AWARENESS WEEK

Q&A



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NATIONAL ESTATE PLANNING AWARENESS WEEK

Further Resources

Maryland Volunteer Lawyers Service (“MVLS”)

- *MVLSlaw.org or 410-547-6537*
- *Provides free estate planning to low-income Maryland residents*
- *Assists homeowners with giving their home on their deaths without the need to pass the home through probate*



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Further Resources

Maryland Pro Bono Resource Center (“PBRC”)

- *ProBonoMD.org or 443-703-3052*
- *PBRC offers estate and advance planning services to assist Baltimore City homeowners. Homeowners can register to attend a legal clinic and meet with an attorney to complete a will, an advance medical directive, and financial power of attorney. Remote consultations are also available.*



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Further Resources

Bar Association for Baltimore City

Senior Legal Services (“SLS”)

- *baltimoreseniorlegalservices.org or **410-396-1322***
- *SLS hosts four (4) estate planning legal clinics during the calendar year to help seniors create Wills, Advanced Medical Directives, and/or a Financial Powers of Attorney. The next scheduled Estate Planning Legal Clinic will be held at the Baltimore Rowing Center on **Thursday, December 1, 2022***



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Further Resources

Baltimore County Bar Association (“BCBA”)

- *BCBA.org or 410-337-9100*
- *Through the Sixty-Plus Legal Program for Simple Estate Planning Documents, BCBA can connect you to an attorney at a reduced rate.*



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NATIONAL ESTATE PLANNING AWARENESS WEEK

Further Resources

CASH Campaign of Maryland

- *cashmd.org or 410-528-8006; info@cashmd.org*
- *Provides guidance on filing your own taxes for free*



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BALTIMORE ESTATE PLANNING COUNCIL

D&I COMMITTEE

National Estate Planning Awareness Subcommittee

Location	Date	Time	Your Name	Discipline	
Liberty Senior Center	10/17/2022	10:30a	Joe Musumeci	CPA	
3525 Resource Drive, Randallstown	Monday			Financial Adv.	
(410) 887-5192			Shari Fleming	Attorney	
Rachael Driscoll			Joel L. Simon	Philanthropic Adv.	
rdriscoll@baltimorecountymd.gov				Other	
Woodlawn Senior Center	10/19/2022	10:30a		CPA	Temporary Location:
6665 Security Blvd, Woodlawn 21207	Wednesday		Mark Ring	Financial Adv.	Morning Star Baptist Church Community Center
(410) 887-6887			Shari Fleming	Attorney	
Jackie Lofton			Joel L. Simon	Philanthropic Adv.	
jlofton@baltimorecountymd.gov				Other	
Rising Sun First Baptist Church	10/19/2022	7:30p		CPA	
2211 St. Luke Lane, Woodlawn	Wednesday		Natalie Sherman	Financial Adv.	
			Shari Fleming	Attorney	
Patrease Mack			Aquanetta Betts	Philanthropic Adv.	
info@RisingSunFBC.org				Other	
FreeState Justice	10/20/2022	6:00p	Joe Musumeci	CPA	NOTE: (Building entrance is on the north side of the building off Howard Street) The event will be in the basement of the building – take elevator to basement
2601 N. Howard Street, Baltimore, MD	Thursday		Lindsey Young	Financial Adv.	
(410) 625-5428			Lee Carpenter	Attorney	
			John Gilpin	Philanthropic Adv.	
				Other	
BCDA Opal Center VIRTUAL	10/21/2022	1:00p	Michael Mandish	CPA	
Via Zoom	Friday		Christina Snyder	Financial Adv.	
(410) 887-3654			Alice Young	Attorney	
Kathleen Young			Aquanetta Betts	Philanthropic Adv.	
kyoung@baltimorecountymd.gov				Other	