

Stevenswood Improvement Association, Inc.
General Meeting
Northwest Hospital – Pike Conference Room

Wednesday, July 13, 2016
7:00 - 8:30 p.m.

Meeting Agenda

1. Welcome and Introductions:
2. Police Report: Off. Kristi Makowiecki
3. Treasurer's Report: Mrs. Patricia Mosley
4. President's Report: Aaron Plymouth
5. Speakers: Attorney Elly Heidi & Ms. Nasim Chatha
 - a. Advance Medical Directive
 - b. Financial Power of Attorney
 - c. Simple Wills
 - d. Transfer of Assets
- 6 Questions & Answers
6. From the Floor
7. Next meeting Date: October 12th @ 7:00 in the Pike Room
8. Adjournment

Attendees

Members

(30)

Alice Battle
Arthur Brown
Regina Byrd
Florine Camphor
Theo Clark
Evie Collins
Ornetta Craig
Ellen Daniels
Eugene Daniels
Prince Green
Montreal Green
Jacqueline Greene
Melva Greene
Jerome Johnson
Roberta Kelly
Freddie Laboo
Yvette Lawson
Rosalind Little
Beverly Mason
Dazzell Mosley
Patricia Mosley
Corrina Murray
Aaron Plymouth
Martha Roberts
Rebecca Stewart
Roland Stewart
Carl S Waters
Gwen West
Debra Williams
Donald Williams

Attendee

Ann Reese

Officer

Kristie Makowiecki

Stevenswood Improvement Association, INC.

July 13, 2016

General Meeting Minutes

1. *Welcome and Introductions began at 7:00 pm.*
2. *Police Report- Officer Makowiecki -April 12 to present.*
Stevenswood Community Crime Report is very good
 - a. *Complaints about Fire Works*
 - b. *Minor destruction of property.*
 - c. *No Robberies*
 - d. *No Burglaries*
 - e. *Noted Woodlawn area increasing shed burglaries.*
 - f. *Noted Pantry 1 robbery*
3. *Treasurer's Report*
Bank Balance -- As of June 30, 2016 is \$3,796.45
Income \$1,720.00 Expenses \$363.58.
4. *President's Report*
 - a. *A Stevenswood Community conditions tour was performed with the Honorable Julian Jones to point out areas that can use improvements. Conditions were provided to Public Works and it is hopeful that they can be added to the Baltimore County 2017 budget process.*
 - b. *With the aging of our population, the current street lights are too dim to sufficiently aid passage in the night hours. This is a safety issue that has been requested of Baltimore County and hopefully it will make a to do list.*
 - c. *The Baltimore County grant for this year is \$940, with National Night Out (NNO) \$250, Administration \$200 and the remainder dedicated to improving our Citizens On Patrol (COP), including signage and identifying apparel*
 - d. *It is expected that a grant (TBD) from Lifebridge Health will be utilized to make significant improvements to the Stevenswood Road Beautification Area at Bens Run. It is anticipated that this area will be made as maintenance free as possible.*
 - e. *Lifebridge Health will raze the two houses on Old Court*
 - f. *Housing Voucher discrimination in Randallstown and Dundalk is finding action under "Source of Income" legislation.*

- g. *Foundry Row scheduled opening date is September 29, 2016.*
 - h. *National Night Out (NNO) is scheduled for Tuesday, August 2, 2016, at Mt. Olive Church. Looking desperately for volunteers.*
 - i. *This year's Holiday Gala is scheduled for Saturday, December 3, 2016, 7-12 at Diamondz.*
5. *Speakers – Ellyn Riedl & Nasim Chatha – Maryland Volunteer Lawyers Service (www.mvlslaw.org)*
 6. *Questions & Answers - None*
 7. *From The Floor - None*
 8. *Next Meeting Date: October 12 @ 7:00 pm*
 9. *Adjournment: 8:30 pm*

Guests

- *Ronald Paysour – Oakwood Village Association*
- *Vivian Paysour- Oakwood Village Association*
- *Gloria Sherman*
- *Bernadette Green – Village of Pine Run*
- *Janet Anderson – Northwest Voice*

Speaker – Ellyn Riedl

The speaker provided the information discussed in the presentation as a PDF Document, which is attached.

Notes during presentation:

- *It is better to create a will, with the aid of a lawyer, and to register it with the Register of Wills.*
- *All deaths go through Probate.*
- *Medicaid Medical Assistance for Nursing Home Care, does have certain exemption. There is a 5-year lookback period.*
- *If you provide a beneficiary for bank accounts, they will not be included in Probate.*
- *Joint Ownership, also will pass to the beneficiary*
- *Personal Representative - be careful of your choice*
- *MVLS can aid in setting up documents and referrals to organizations that can help you.*
- *Rule of 78 (age) is used by scammers to determine who their victims will be.*
- *To avoid income tax identity thief, file early.*
- *If both spouses pass away simultaneously, the legal system will determine who died first/second for succession beneficiary purposes.*



Why Estate Planning Matters

This factsheet will explain the importance of making three legal documents: the **financial power of attorney**, the **will**, and the **advance medical directive**. These will give YOU the power to say what happens to your assets, property, and with your healthcare. **This is not legal advice.** Please consult an attorney about your particular situation.

FINANCIAL POWER OF ATTORNEY

What is Financial Power of Attorney?

- ◆ It appoints a person to make decisions about what happens to your property, assets, and insurance while you're still living. It goes into effect **right when you make it** unless you specify otherwise. It lasts until death.

Why is it important?

- ◆ Your representative can arrange the payment of everyday expenses, rent, and/or doctors' bills. They can collect government benefits, handle bank transactions, file and pay your taxes, manage retirement accounts, and more.
- ◆ They will deal with insurance on your behalf to get your full benefits for you.
- ◆ Financial Power of Attorney is a simple way to arrange for someone to manage your finances if you become incapacitated (unable to make decisions for yourself).
- ◆ If you don't appoint someone yourself, the court may appoint someone if you're incapacitated. This can be a complicated and time consuming process.

What else do I need to know about Financial Power of Attorney?

- ◆ You can decide what powers to give your representative.
- ◆ Pick someone you trust to manage your finances.
- ◆ Usually, the appointed representative isn't responsible for financial losses unless your representative committed theft or other fraud, failed to perform normal duties (like pay rent), or made reckless decisions.
- ◆ The form must be signed and must be notarized, but you can download it and complete it yourself:
http://mgaleg.maryland.gov/2015RS/Statute_Web/get/17-203.pdf

WILL

What is a Will?

- ◆ It names someone to handle your estate.
- ◆ It names guardians of any minor kids.
- ◆ It says where and to whom your assets will go, and will authorize payment of funeral expenses.

Why is it important?

- ◆ If you die without a will, then the state decides how to distribute your assets. State laws usually don't reflect your wishes.
- ◆ A will allows your property to be distributed as you desire and allows you to tell the court who you want to raise your children.

OVER...

Get free legal help with estate planning:

WWW.MVLSLAW.ORG/APPLY-FOR-SERVICES/

Or call intake between 9 a.m. and 1 p.m. on Monday through Thursday at 1(800) 510-0050 or (410) 547-6537



Why Estate Planning Matters

More information...

ADVANCE MEDICAL DIRECTIVE

What is an Advance Medical Directive?

- ◆ It appoints a **Healthcare Agent**: someone that handles your health decisions if you can't communicate.
- ◆ It can also include a **Living Will**: this outlines your medical preferences, which will guide doctors in deciding how best to treat you if you can't communicate.

Why is it important?

- ◆ It helps the doctor to speak with one person and receive a decisive decision instead of all of your family members trying to agree on what to do.

What else do I need to know about Advance Medical Directives?

- ◆ The agent must base decisions on your best interests
- ◆ Pick a person that you are close with (usually a family member), who understands your values, and speak with them about what you would want in certain situations.
- ◆ You must sign it and have two witnesses. The witnesses cannot be the healthcare agent and at least one witness must not be entitled to any of the estate or any financial benefits.
- ◆ Give copies to physician and Healthcare Agent you chose.
- ◆ Find the forms and more information at: <https://www.oag.state.md.us/healthpol/AdvanceDirectives.htm>

Is estate planning for me?

- ◆ **Yes!** All Marylanders have the right to make determinations about their healthcare, how their bills will be paid, and to decide who should receive their personal belongings.
- ◆ These rights apply regardless of your income or assets.
- ◆ Think about your family. Making these decisions ahead of time will be a kindness to your family in troubling times when making decisions can be particularly difficult.

So, how do I start estate planning?

1. Think about who you would want to name as your agents and who should inherit your belongings.
2. Gather the names, addresses, and phone numbers of these people.
3. Contact MVLS to receive free assistance.

Last updated 7/1/2016

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Funeral Scams

and Bad Faith Actions to Watch Out For

Unfortunately, some funeral homes try to take advantage of customers. Planning a funeral may be a very emotional time for you. It's important to know your rights so you can avoid paying thousands of extra dollars for goods and services that are too expensive, falsely advertised, or simply unnecessary. **This is not legal advice.** Please consult an attorney about your particular situation.

HOW CAN I AVOID SCAMS?

"Insist on the Lists."

Funeral homes are required to give you an itemized list of *everything* they sell. That way, even if they try to upsell you on only their most expensive caskets and package services, you will be able to choose something more realistic to what you really want and can afford. The funeral home **must** give you three pricing lists:

1. All goods and services offered at the funeral home.
2. All caskets offered at the funeral home. They may hide their simpler caskets or keep them out of view.
3. All grave liners and outer burial containers offered in the state of Maryland.

Ask to see all three lists. Often funeral homes will just offer several expensive package options, knowing that their customers will pick one of these. Don't fall for "deals" that reduce the price of funeral homes' caskets in a promotional package. The funeral homes make up the difference by increasing a director's fee by a comparable amount.

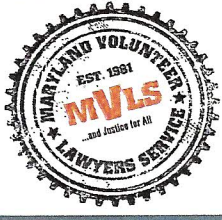
HOW DO I CHOOSE A FUNERAL HOME?

- ♦ Shop around and compare pricing. Funeral homes are required to give you pricing information over the phone if you ask. You do not have to give them any personal information first. Ask for their 'basic fee', and any other prices you want to know.
- ♦ Check if the funeral home is licensed, and if that license is current. You can do this with the Maryland Mortician Board at (410) 764-4792 or at <http://dhmh.maryland.gov/bom/>.
- ♦ Avoid prepaying for a funeral because thousands of people lose money in services that were paid for in advance but never provided.
- ♦ If you're thinking of signing a pre-need contract with the funeral home, make sure it includes all the goods and services you will be paying for. Consider asking for it to be explained face-to-face, and ask for it to be signed by the director.

KNOW YOUR RIGHTS!

1. The most important thing to know is that a funeral home ***cannot make you pay for anything beyond their basic fee***, which covers services, facilities, and coordinating the funeral. They are not allowed to have any 'non-declinable fees' beyond the basic fee:
 - ♦ You do not have to buy one of their caskets or urns. It will almost certainly be cheaper for you if you can

OVER...



Funeral Scams

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More information...

KNOW YOUR RIGHTS!

- provide your own. The funeral home cannot refuse your casket or urn, or make you be there for its delivery.
- ◆ Maryland Law does not require **embalming**. The funeral home cannot make you pay for this, unless you require extended viewing. If you don't want embalming, ask for refrigeration.
 - ◆ Maryland Law does not require **caskets for cremation**. Instead, ask about alternative containers. They must provide a list of what's available.
 - ◆ If the funeral home insists that some additional service is mandatory, they are required to produce a written explanation of the law.
2. As next of kin, you should also know your **basic rights regarding the body** of your loved one:
- ◆ Funeral establishment or crematory must maintain the body in complete coverage by drape or sheeting, hidden from the public view.
 - ◆ Funeral homes cannot cremate, examine, or embalm a body without permission from next of kin or authorized personnel.
 - ◆ Funeral homes cannot hold a body for ransom by making demands to the family to pay their bill in full before identification, viewing, embalming, cremation, or burial take place.
 - ◆ Funeral homes can refer families unable to afford services to the Anatomy Board, as long as it has been less than 72 hours since death. The Anatomy Board doesn't charge a holding fee for storage for the first 72 hours, afterwards it is \$25/day. The Anatomy Board number is 410-547-1222.
3. Funeral homes may not mislead you with respect to the preservation of the body. They cannot make statements that certain goods or services delay decomposition of body for an indefinite time. That is not true. They may use this tactic to sell things like casket gaskets for ten times their worth and claiming they protect and preserve body indefinitely.

WHAT CAN I DO?

1. You may cancel the contract for funeral goods and services or transfer them **at any time**:
 - ◆ If you cancel before you need the services, you receive a full refund of your money paid plus any interest earned.
 - ◆ If you have already started receiving services from the funeral home, the refund may depend on how much work the funeral home has already put into planning the funeral.
 - ◆ You may cancel the purchase of **casket** at any time before it's actually needed for use and receive a full refund with interest.
 - ◆ If arrangement was in an irrevocable trust, then the money in the trust is transferred when you make new arrangements with a new funeral home.
2. You can file a complaint against a funeral home at:
<http://dhmh.maryland.gov/bom/pdf/complaint.pdf>

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