

RETIREMENT, REAL ESTATE & FINANCE

OCTOBER 2026



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LABARGE FINANCIAL

The team at LaBarge Financial helps families savor the fruits of a lifetime of labor in retirement.

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Asset Protection Means Something Different To Everyone

Greg Jimeno
Jimeno & Gray, P.A.



Protection of assets means different things to different people.

For some, the worry is simple and painful: They are afraid a nursing home bill will wipe out everything they spent a lifetime building. For others, the fear is about who will step in and care for their finances if they become disabled and cannot manage things themselves.

Others are thinking about their children, and they want to make sure that whatever they leave behind actually stays with their family instead of going to a creditor, a lawsuit or an ex-son-in-law. And for many, it is taxes that keep them awake at night.

The truth is that there is no single “right” concern. An estate planning attorney’s job is not simply to draft documents. It is to sit with you, listen and figure out which of these worries is really keeping you up at night, because the plan that protects against nursing home costs looks very different from a plan built simply to help your loved ones inherit smoothly.

Protecting Yourself from Long-Term Care Costs

The numbers are sobering. Nursing home care in Maryland averages around \$15,000 a month. Without proper planning, a family can be forced to sell a home and spend a lifetime of savings just to cover that cost. That prospect can be frightening, and it is exactly the kind of fear that thoughtful, early planning, including



the use of an irrevocable trust, can help ease.

Protecting Yourself if You Become Disabled

This is a different worry entirely, and it is not about money so much as it is about control and dignity. If you become incapacitated and have not named someone to manage your finances, your family cannot simply step in. They may be forced to go to court and ask a judge to appoint a guardian, a process that is public, costly and can leave family members

at odds over who should be in charge. A properly drafted power of attorney, or a properly funded trust, lets you choose that person yourself, in advance and on your own terms.

Protecting the Inheritance for Your Children

This concern is often overlooked, and it can be heartbreaking to witness when families learn about it too late. Many people believe that simply naming their children as beneficiaries on a bank account or an IRA takes care of everything. It does not. Money left outright to a child becomes exposed to that child’s life, including a lawsuit, a difficult marriage, credit card debt or a divorce. A trust for your children’s benefit protects their inheritance both for them and from the risks life can bring, while still allowing them access when it truly makes sense.

And Then There Are Taxes

Giving assets away during your lifetime can trigger capital gains consequences your children never expected, along with Medicaid penalties that could leave you ineligible for benefits if you later need nursing home care. Wait, and your children typically receive a step-up in basis instead, while your own assets remain properly positioned for long-term care planning. It is a difference that too many families never learn about until it is too late to act.

You do not need every tool in the toolbox. You need the right tools for your family’s particular worries. The first step is not choosing a document. It is understanding what you are truly trying to protect, and for whom you are trying to protect it.

The law office of Jimeno & Gray, P.A. is located in Millersville. To learn more, call 443-234-0381 or visit www.jimenogray.com.

“Many people believe that simply naming their children as beneficiaries on a bank account or an IRA takes care of everything.”

Protect What Matters Most

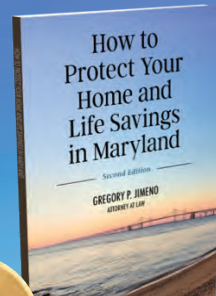
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Colon Cancer Prevention

David Jencks, M.D.
Anne Arundel
Gastroenterology
Associates



Colorectal cancer is the third most common cause of cancer worldwide. In the state of Maryland colon cancer is the second leading cause of cancer-related deaths, accounting for approximately 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 fruit and vegetable intake, obesity, physical inactivity, excessive alcohol

consumption (more than one 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 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. Preventative Services Task Force recommends colorectal cancer screening from ages 45 to 75 years old for those at average risk (no underlying

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Retirement Is The Right Time To Revisit Your Estate Plan



Rachel Muñoz, Esq.
Muñoz Estates & Trusts

along with your life. Retirement is a natural time to make sure your documents, assets and wishes are still working together.

Review the People You Have Chosen

Retirement marks the beginning of a new chapter. It may mean traveling, spending more time with grandchildren, downsizing, or simply enjoying a slower pace of life.

Whatever retirement looks like for you, it usually brings changes — and those changes can affect your estate plan.

Many people sign a will or trust and then place it in a drawer, assuming their planning is complete. But an estate plan should change

Your estate plan likely names a personal representative, successor trustee, financial power of attorney and healthcare agent. Are they still the right choices?

Someone you selected years ago may have moved away, developed health concerns, or may no longer be part of your life. Your adult children may now be ready to serve. The people you name should be trustworthy, capable and willing to act — and you should also name backups.



Prepare for a Possible Incapacity

Estate planning is not only about what happens after death. It also determines who can help if you become ill or un-

able to manage your own affairs.

Your advance healthcare directive should identify who may make medical decisions for you and explain your wishes regarding treatment and end-of-

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The Pitfalls Of Using “POD” Accounts

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



A client recently told me that a banker suggested naming “POD,” or payable-on-death, beneficiaries on her bank accounts because it would make things easier for her children someday. It is common advice, and it is usually well intentioned. But while beneficiary designations can be useful in the right circumstances, they are not always the simplest or safest solution.

I have seen how even close-knit families can run into confusion or conflict when account ownership and beneficiary designations are not coordinated with the overall estate plan. One common issue arises when a parent names

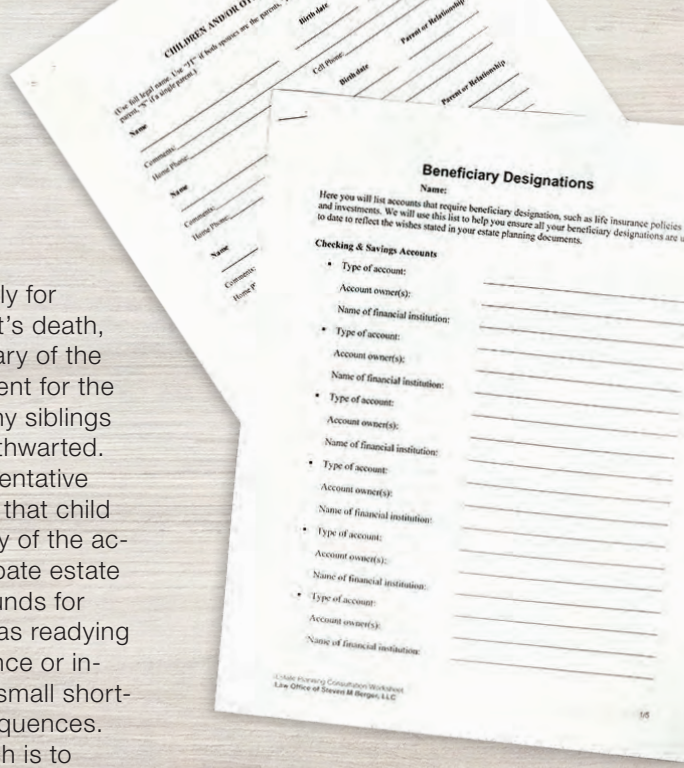
one child as beneficiary simply for convenience. After the parent’s death, that child is the sole beneficiary of the account, and the parent’s intent for the funds to be shared among any siblings or used for final expenses is thwarted.

Serving as personal representative does not automatically mean that child should also be the beneficiary of the account. In fact, opening a probate estate may be required to provide funds for expenses of the estate such as readying the house for sale, maintenance or income and property taxes. A small short-cut can lead to lasting consequences.

For many, a better approach is to name a living trust as the beneficiary. This allows the trustee to access the funds after death, pay appropriate expenses, and distribute the remaining balance according to the person’s wishes.

If you do not have a living trust, take time to think through how the account should

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If you are unsure whether your bank accounts, beneficiary designations and estate plan work together as intended, now is a good time to have a conversation with an estate planning attorney who can help identify potential problems before they affect your loved ones.

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Steven M. Berger
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Planning To Move Someday? Start With The Stuff

Betty Batty
Hello Home
of Compass



For many longtime homeowners, the idea of moving isn't necessarily the overwhelming part. It's the stuff. After 20 or 30 years in a home, we accumulate a lot: furniture,



holiday decorations, boxes of photographs, children's artwork, old paperwork, dishes we haven't used in years and closets filled with things we forgot we owned.

When homeowners begin thinking about their next chapter, one of the first questions I hear is, "Where do I even begin?" My advice? Begin long before you need to move.

Do I Have to Tackle Everything at Once?

Absolutely not. Choose one closet, one cabinet or even one drawer. Set aside 20 or 30 minutes and sort things into simple categories: keep, donate, give to family, sell or discard. Then do another small area next week. Over time, those efforts add up. More importantly, you're making decisions when

you have the time and energy rather than under the pressure of an upcoming move.

Does My Family Really Want All of This?

Many of us hold onto things because we assume our children will want them someday. Ask them! Your daughter may love the serving platter that belonged to her grandmother but have no interest in your dining room furniture. Having these conversations now gives you an opportunity to pass along meaningful items and share the stories behind them. It may also give you permission to let go of the rest.

What Would I Actually Take to My Next Home?

You don't need to know exactly where you're moving to think about what you would realistically take with you. Would you need three

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Fall



HOME MAINTENANCE CHECKLIST

- Clean Gutters and Downspouts
- Clean Dryer Vent
- Schedule a Chimney Sweep
- Get your Gas Fireplace Serviced
- Winterize Faucets and Hoses
- Aerate and Seed your Lawn
- Survey Your Roof for any Damage or Missing Shingles
- Trim Trees and Bushes Especially Near Your Home
- Service your HVAC and Change Filters
- Clean Ceiling Fans and Reverse the Direction
- Clean Fridge Coils
- Clean Windows and Sills
- Replace Fire Extinguisher (if expired)
- Change Batteries in your Carbon Monoxide Detector

Enjoy lots of s'mores!

AND ONE MORE THING...

Thinking about selling this winter or next spring? Start planning now. Fall is a great time to walk through your home with a real estate advisor, identify projects worth tackling - skip the ones that won't make a difference and capture great exterior photos. A successful spring sale often starts months before the sign goes in the yard.

Reach out today to arrange a confidential consultation!

- **Betty**



Betty Batty

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Labarge Financial Helps Families Savor The Fruits Of A Lifetime Of Labor In Retirement



The son of a teacher and a businessman, Jason LaBarge, founder and president of LaBarge Financial, has fused those two professions into one: educating families and helping them make confident financial decisions.

Today, those principles are at the heart of a firm built around LaBarge's mission "to transform the lives of the families we serve, our team, and our community." For LaBarge, this mission is deeply personal.

LaBarge grew up in a

middle-class family in Rapid City, South Dakota, where his mother instilled in him a life value that would eventually become the title of his book: "If It's Meant to Be, It's Up to Me."

His grandmother, Marcella, was another major influence on his life. When her husband died unexpectedly in 1982, she was left without significant financial resources. LaBarge witnessed firsthand the uncertainty that can come when a family is unprepared for the unexpected.

Looking back, he wishes he could have helped her.

LaBarge earned his degree in accounting and healthcare administration from the University of South Dakota and initially believed his calling was to work in nursing homes, where he hoped to improve the way the facilities operated.

"I always felt like if I was helping my community, in a way, I was helping her," LaBarge said of his grandmother.

As LaBarge explored a career in assisted living, he realized he could make a greater impact by helping families prepare for the financial challenges his grandmother had faced. That realization ultimately led him to a career in financial planning and services.

There, working alongside financial advisors, he saw firsthand how thoughtful planning, strategic guidance, and the right financial decisions could help families navigate the same difficult challenges his own grandmother had faced.

A passion for financial planning was ignited, and the foundation for what

would eventually become LaBarge Financial began to take shape.

From the Midwest to Severna Park

With little more than a strong relationship with a representative in Annapolis, LaBarge suggested moving to Maryland to his wife, Lacey, while they were living in Minnesota. In 2013, they packed up and relocated to Severna Park.

Throughout the journey, Lacey has been an integral part of LaBarge Financial and a constant source of support and encouragement.

Before opening the firm's Severna Park office in 2021, LaBarge spent years building his expertise and growing his practice. In the early days, that growth was decidedly grassroots: He mailed invitations for educational Social Security seminars held at local libraries.

Those small seminars eventually grew into larger educational events.

Today, LaBarge Financial welcomes about 30 families several nights each month at local restaurants for events that combine education, entertainment and a steak dinner. "But it all started with chocolate chip cookies and bottled water at the community library," LaBarge recalled as he reflected on the early days of his commitment to helping and connecting with his community.

Today, LaBarge Financial families are still greeted at the door with chocolate chip cookies, but the firm has grown considerably. For LaBarge, however, growth is not simply measured by as-



sets or the size of the team. It is measured by the number of families the firm is able to impact.

Building a Life, Not Just a Nest Egg

At LaBarge Financial, retirement planning starts with understanding what a family actually wants retirement to look like.

"People think retirement is the destination, and it's not," LaBarge explained. "Retirement is the end of one chapter, but then you get to start another chapter. People think retirement is about money, and it's not about money; It's about enjoying the fruits of a lifetime of labor, whether that be time with family, travel, or renewed time to explore new hobbies."

That is one philosophy reflected in a message at the heart of LaBarge Financial: "Retire with More Than Just Money."

The team describes their approach as helping families

build a life, not just a nest egg. Doing so often requires looking beyond investments alone.

"We've brought many professionals and resources together under one umbrella," LaBarge said. "Our approach goes beyond investment management. We have a CPA who helps with tax planning, an attorney we work with on estate planning, and specialists who assist with life insurance and Medicare planning. We also provide resources for Social Security maximization, real estate, and other areas that can have an impact on a family's financial life. The goal is to bring all these resources together to help make more informed decisions throughout their retirement."

Families, Team and Community

The scope of LaBarge Financial's services deliberate-

ly includes three groups: the families they serve, their team, and their community.

The greater Severna Park community embraced Jason and Lacey when they arrived from the Midwest more than a decade ago. Today, they are raising their five children in the community they now call home.

Giving back has become an important part of the culture at LaBarge Financial. The firm supports causes that are meaningful to its families and team, from the Alzheimer's Association to local nonprofits throughout the community, and has also sponsored the Severna Park Independence Day Parade.

For LaBarge, that community involvement is another extension of the same philosophy that guides the firm's work with families: Financial success becomes more meaningful when it creates

opportunities to give back to the people and communities that matter most.

While the firm has grown beyond the small Social Security seminars at local libraries that helped start it all, its purpose remains rooted in the experiences that first drew LaBarge to financial planning: helping people feel more prepared, helping families make informed decisions, and helping them make the most of the life they have worked so hard to build.

As LaBarge Financial continues to grow, LaBarge hopes to eventually expand into additional offices throughout the region. "I want to help as many people as we can," he said.

If your family needs assistance with retirement planning or any of the services LaBarge Financial offers, email appointments@labargefinancial.com or call 443-647-4321. ■



Who should get a Hearing Test?

Cardiac Patients • Diabetics • Cancer Survivors

Cardiac Patients - Inadequate blood flow from heart disease can contribute to hearing loss.

Diabetics - High blood glucose levels can damage the small blood vessels in your inner ear, diminishing the ability to hear.

Cancer Survivors - Damaged hair cells in your inner ear do not grow back, and can lead to hearing loss, ringing in the ear and dizziness.



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Independent Living

A First Step Frequently Overlooked



Jennifer McAndrews

Owner and Elder
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Assisted Living
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Seniors are waiting longer than ever to move from their homes. Often, this move is prompted by an emergency, with the only next step available being assisted living or even memory care. One step often overlooked before reaching this point is independent living.

Independent living can be the happy medium that everyone can agree upon. Mom or dad maintain their independence, while the concerned adult children find comfort in knowing that certain tasks are being handled. This allows a loved one to test the waters of community living while still managing some of their own daily activities.

Full kitchens and laundry rooms are included. So although this move may decrease the size of their living space, a senior can feel confident that everything they need is still available in their own private setting. Assigned or reserved parking

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Independent Living

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spots allow for ease of coming and going in their own vehicles. The community maintenance teams handle any issues that arise. A leaky faucet, an appliance not working, a lawn to mow or snow to shovel are no longer tasks for the senior or their family members.

Frequently, independent living can provide one to two meals a day, housekeeping, transportation, activities and socialization. There is usually some kind of safeguard in place that alerts the staff to an emergency. Many communities have a system in which the resident must answer their phone, push a button or check in in some way to show that they are up and getting on with their day. If the check-in does not happen, a staff member will knock on the resident's door and verify that all is well.

There is usually also some kind of emergency pull cord in each apartment. This gives seniors and their families the assurance that help is available if needed. Communities continue to implement new resources to keep residents safe.

Although each apartment includes a full kitchen, the benefit of provided meals is

a big deal for many seniors. The socialization and engagement during meals in a dining room setting fosters friendships, conversation and the potential encouragement to do more. For those who have lived on their own for a long time, the days of eating alone are over. This usually improves their diet as well — they are no longer making a quick sandwich or heating up soup because they were only cooking for themselves.

The ability to simply walk down a hallway or take an elevator to another floor for a movie, trivia or an exercise class gets residents moving. This offers so much opportunity for seniors who have become more homebound over the years due to lack of transportation or habits created during COVID.

Eating better, moving more and interacting with others in a similar situation allows seniors to flourish in a new setting. Adult children feel comfortable with the safeguards in place, knowing their loved one has fewer tasks to manage and more time to focus on the activities they enjoy.

Learn about the services for seniors provided by Assisted Living Locators of Annapolis at www.assistedlivinglocators.com/care-advisor/annapolis or by calling 410-507-4490. ■

Estate Plan

Continued from page 5

life care. Your financial power of attorney should authorize someone you trust to manage finances and other important matters. Reviewing these documents while you are healthy allows you to make thoughtful decisions and discuss your wishes with the people who may carry them out.

Review Your Assets and Beneficiaries

Retirement often changes your financial picture. You may roll a workplace retirement account into an IRA, buy a new home, open investment accounts, or obtain a new insurance policy.

Retirement accounts, life insurance and certain financial accounts pass according to beneficiary designations — not your will or trust. Confirm that your designations are current and coordinated with the rest of your plan.

If you have a revocable living trust, make sure the appropriate assets are titled in its name. A trust cannot control an asset that was never connected to it.

Consider Your Family, Legacy and Future Care

Families change. There may have been marriages, divorces,

births, deaths or changes in a loved one's circumstances. You may now want to protect an inheritance for a child, provide for someone with special needs, include new grandchildren or leave a charitable gift.

Retirement is also an appropriate time to consider future long-term care. Depending on your circumstances, planning may include long-term care insurance, an asset-protection trust or other strategies. Because some options must be implemented years before care is needed, it is better to explore them before a crisis.

Planning for the Life You Have Today

If your estate plan has not been reviewed in the past three to five years — or if your family, health, finances or living arrangements have changed — now is the time to revisit it. Even when major revisions are unnecessary, confirming that everything remains current can provide valuable peace of mind.

Your estate plan should reflect the life you have today and protect the people you love in the years ahead.

For more information, or to schedule an appointment, contact Rachel Muñoz at 410-541-0269, or visit www.trustmunoz.com. ■

The Pitfalls Of Using “POD” Accounts

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be used and who should receive it. For example, if you have three children and want the account available for funeral expenses, naming all three children rather than only one can help reduce misunderstanding. A letter of instruction may also be helpful, although it is not legally binding. Another option is to leave the account to your estate, so it passes through your will. Probate may be required, but the ownership and intended use of the funds may be clearer.

Consider this example: A parent names

a son as the sole payable-on-death beneficiary of a bank account, while life insurance proceeds are divided equally among the three children and an IRA is left to a grandchild. After the parent's death, the son may believe the bank account is his and decline to use it for funeral expenses. The daughters may feel the same way about the life insurance proceeds, and the IRA beneficiary would have taxable consequences if the account is liquidated. Each person may be legally correct, but the outcome can still create delay, frustration and strain within the family.

Thoughtful planning can help ensure your assets are used as intended and can spare your loved ones unnecessary conflict during an already difficult time.

If you are unsure whether your bank accounts, beneficiary designations and estate plan work together as intended, now is a good time to have a conversation with an estate planning attorney who can help identify potential problems before they affect your loved ones.

Paula M. Mattson-Sarli is an experienced estate planning and elder law attorney. Her office is located in Severna Park. Call 410-777-5916 for more information. ■

Rehabilitation, Skilled Nursing Services Help Patients Get Home Faster And Stronger



Diane Vernon
Vice President
of Business
Development
FutureCare



When an illness, surgery, accident or fall results in an unexpected hospital stay, one of the biggest questions for patients and families is, “What happens next?” For many people, the goal is clear: return home safely,

regain independence and get back to the activities they enjoy.

For those who need additional care after leaving the hospital, rehabilitation and skilled nursing services can play an important role in the recovery process. The right rehabilitation program can help patients rebuild strength, improve balance and mobility, manage medical conditions, and develop the skills needed to safely return home.

Over recent decades, rehabilitation and skilled nursing have continued to evolve, with greater emphasis on individualized treatment, advanced therapy techniques and helping patients achieve meaningful functional goals.

Orthopedic rehabilitation, for example, focuses on helping individuals regain strength, flexibility, balance and mobility following orthopedic surgery or injury. Programs such as WalkStrong are designed around these goals, helping patients work toward greater independence with everyday activities.

Cardiac rehabilitation can be particularly important for individuals recovering from heart-related conditions. HeartStrong, available at FutureCare Chesapeake, is a nationally certified heart failure rehabilitation program that combines rehabilitation with education and medical support.

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Colon Cancer Prevention

Continued from page 4

bowel disease, family history of colon polyps or 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 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 to result in removal of polyps in up to 35% of cases on average, with a predominance in men to women of 41% and 31%, respectively.

A large, randomized trial in April 2023 found that colonoscopy was the most effective method studied, with

a mortality reduction of 73%. The reduction in mortality was best seen in those 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.

David Jencks, M.D., is a gastroenterologist at Anne Arundel Gastroenterology Associates. He completed his internal medicine residency at Stanford University and gastroenterology fellowship at George Washington University. Learn more at www.aagastro.com.

Rehabilitation, Skilled Nursing Services Help Patients Get Home

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Patients can learn strategies for managing their condition while working toward improved strength and independence.

Recovery does not necessarily end when a patient leaves an inpatient rehabilitation setting. Outpatient physical, occupational and other therapies can provide continued support as individuals transition back to their normal routines. Programs such as VitalStrong allow patients to continue working on strength, mobility, balance and other functional goals without an inpatient stay.

Planning ahead can also make the rehabilitation process easier for families. When possible, visiting potential rehabilitation facilities before a hospital stay allows patients and family members to see the environment, learn about available services, meet members of the care team and ask questions without the pressure of making an immediate decision.

Ultimately, successful rehabilitation is about more than completing a series of exercises. It is about helping people regain the abilities they need for everyday life and providing the appropriate support throughout the recovery process.

Rehabilitation remains an important part of helping patients move from hospitalization toward greater independence and, whenever safely possible, a return home.

For more information about rehabilitation and skilled nursing services, visit www.futurecare.com.



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Estate Planning And Retirement Planning: Two Parts Of The Same Plan



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When people think about retirement planning, they usually think about finances: Have I saved enough? When should I take Social Security? Will my money last?

Retirement planning should also answer another important question: **What happens to me and everything I have worked for if I become incapacitated or when I die?**

That is where estate planning comes in.

Ideally, estate planning should be part of your retirement planning before you retire. The years leading up to retirement are an excellent time to make sure your financial and legal plans work together.

Retirement often brings changes — rolling over a 401(k), consolidating accounts, paying off a mortgage, purchasing property, updating beneficiaries, or considering long-term care. Your estate plan should reflect those changes.

A comprehensive estate plan may include a last will and testament, revocable living trust, financial power of attorney and advance medical directive, depending on your individual circumstances.

Estate planning also addresses an important issue that financial projections alone cannot solve: **What happens if you are alive but unable to manage your own affairs?**



Maryland recognizes advance directives that allow an individual to designate a health care agent and state preferences concerning future medical treatment. Maryland law also provides for financial powers of attorney, which can authorize another person to handle financial matters on your behalf.

Choosing the right people for these roles requires careful consideration. The person who was the obvious choice at age 55 may not be the best choice at age 75.

A good estate plan should accomplish more than stating who receives your property after your death. It should provide a roadmap for managing your affairs throughout the later stages of life.

YOUR WILL DOES NOT CONTROL EVERYTHING

One of the most common misconceptions is that a will determines where all of your property goes. It does not.

Retirement accounts, life insurance policies and other assets commonly pass according to beneficiary designations rather than the terms of a will. Other property may pass through joint ownership or a trust.

That is why estate planning and financial planning should not take place in separate silos.

Imagine, for example, that your will or trust has been carefully updated to divide your estate among your children, but an IRA still lists a former spouse or a beneficiary designation completed decades earlier. The beneficiary designation may determine who receives that account regardless of what the will says.

A retirement estate plan review should therefore look not only at the legal documents, but also at how assets are titled and who is named as beneficiary.

HOW OFTEN SHOULD YOU REVIEW YOUR ESTATE PLAN?

A useful rule of thumb is to conduct a formal estate plan review approximately every three to five years or whenever there has been a significant change in your life, family, finances or the law.

Your financial plan helps determine how you will live during retirement. Your estate plan helps make sure you — and the people you care about — are protected along the way.

Karen M. Authement, Esq. is an attorney with KMA Law Office, where she assists individuals and families with estate planning. Learn more at www.kma-law.com.

Planning To Move Someday? Start With The Stuff

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sets of dishes? Two guest bedroom sets? A garage filled with yard equipment? Twenty years of holiday decorations?

Instead of asking, “What should I get rid of?” ask, “What do I want to bring into my next chapter?” That simple shift can make the process feel much more positive.

What About the House Itself?

Take inventory. Are there repairs you’ve been postponing? Rooms that need paint? Old carpeting? I often advise homeowners not to spend money until we’ve talked about which improvements will actually matter to buyers. But addressing deferred main-

tenance gradually can make a future move much easier.

Who Can Help Me?

You don’t have to do this alone. Organizers, estate sale companies, junk removal services, movers, financial advisors and real estate professionals can all be valuable resources.

And remember: Preparing to move doesn’t mean you have to move.

You may stay for another

five or 10 years. Planning simply gives you choices.

The best moves are rarely made in a hurry. So start with a drawer, then maybe a closet.

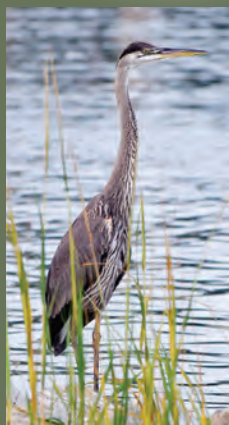
Your future self will thank you.

For more information, go to www.bettybatty.com or contact Real Estate Adviser Betty Batty at betty.batty@compass.com or by calling 301-832-7609 or 410-429-7425.



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