



Compassionate Advocates for the Injured and Disabled

The Christie Report

Social Security Disability

November/December 2011

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If you wish to be added to or removed from our mailing list, please call: 800-218-7062

Persistent People

I took a short vacation to the Outer Banks of North Carolina in October. It's a perfect time to go to the beach because there are no crowds or long lines anywhere – and most of the stores and restaurants are still open.

If you ever go there, be sure to check out the Wright Brothers Memorial. Being a bit of a nervous flier, I didn't know much about aviation before I went. When flying, I spend most of the flight praying that we don't hit any turbulence and checking my watch to see how much longer we will be in the air! Sooooo....I've never had a lot of interest in the history of air travel. That certainly changed, though, on this trip.



I learned that Wilbur and Orville Wright were not only two of the smartest people of their time they were also the most persistent. Most people thought they were crazy to think that man could fly. After all, if God wanted man to fly we would have wings! Wilbur and Orville believed differently. They tried – and failed. Many times. But they persisted because they believed in themselves and knew that they could do it. On December 17, 1903 they did it! Their "flying machine" lifted off the ground at Kitty Hawk, North Carolina and Orville flew it 120 feet in 12 seconds. They had 3 other flights that day – the last and longest being 852 feet in 59 seconds. I can only imagine how thrilling – and terrifying – those seconds must have been. But they changed history. Over the next 66 years air travel would become frequent and commonplace. Space travel began. And men walked on the moon. All because two men believed in their dream and persisted in the face of failure.

I know that all of you have faced failure and defeat. It is hard to persist. It is hard to keep going when you get that denial letter from Social Security. It is hard to muster the energy for an appeal. It is hard to believe that things will work out. When you feel down, think of the Wright brothers. Imagine how many times they felt down and wanted to give up. Then look up to the sky and watch a jet pass over head. Persistence pays off.



Thanks for the Referrals

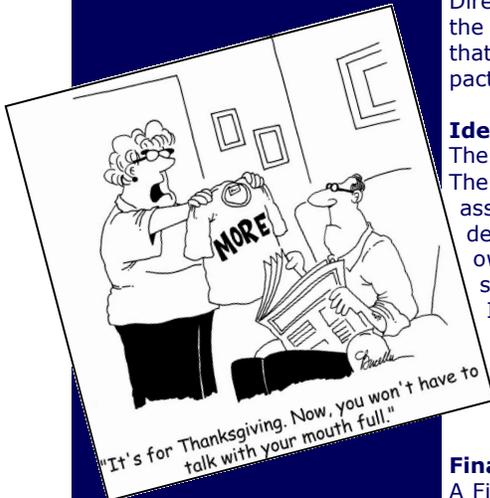
The greatest compliment I can receive is for clients and colleagues to refer new clients.

Thank you to everyone who referred clients in September & October:

- | | | | |
|----------------------------|------------------------------|-----------------------------|---------------------------|
| Ronald Davis | Bruce Eisenberg, Esq. | Blaine Gilbert, Esq. | Sean Gilliam |
| Laura Jenifer, Esq. | Michael Damico | Lupus Mid-Atlantic | Mosaic of Timonium |
| Stephen Nolan, Esq. | Chris Owens, Esq. | Michael Pulver, Esq. | Saiontz & Kirk |
| SALI | Janet Truhe, Esq. | Robert Casey | Kyan Wise |
| Tom Yost, Esq. | Towanda Biggers | | |
- Brain Injury Assoc. of MD Weinstock, Friedman & Friedman Lupus Foundation of America**



**One hour at 2am
November 6, 2011**



What is Estate Planning? Why is it Important?

By John Hershberger

A lot of people think that estate planning is just about creating a Will. While a Last Will and Testament is important, it is just one of the key components of a well-prepared estate plan. The other key components include an asset inventory, a review of your beneficiary designations, a Financial Power of Attorney and an Advance Medical Directive.

I view estate planning as a four-part process whereby you: 1) identify your assets, 2) determine who will manage your property and finances if you become incapacitated, 3) choose a healthcare agent to help with medical treatment decisions for you if you become incapacitated and 4) direct how your property will be distributed upon your death. I will briefly discuss each of those areas below.

An Estate Plan is a comprehensive set of decisions and documents that lets you make critical determinations regarding the future management of your assets, finances and health care. It involves a thorough review of how your assets, including life insurance policies, retirement accounts, bank accounts and securities are titled, as well as the identification of who you have listed as your beneficiaries. It will include a Financial Power of Attorney, an Advance Medical Directive and a Last Will and Testament. A primary objective of an estate plan is to maximize the amount of your assets that are available for distribution upon your death. Two of the ways that is accomplished is through reducing estate administration expenses and minimizing the impact of state and federal death taxes.

Identification of assets and review of beneficiary designations

The estate planning process begins with identifying all of your assets and how they are titled. The valuation of your assets will determine what, if any, estate taxes are payable. How your assets are titled will have a significant impact on how they are treated and taxed upon your death. Assets that are owned by you and a spouse are treated differently from those that you own either individually (in your own name alone) or jointly with someone other than your spouse.

It is important to note that in most instances the death benefits from life insurance policies will be included in the valuation of your estate for estate tax purposes even though the policy amount will be paid directly to the named beneficiary. If there is no currently effective beneficiary designated the policy proceeds will be paid to your estate where they may be tied up in probate for six (6) months or more.

Financial Power of Attorney

A Financial Power of Attorney allows you to appoint a person or persons to act on your behalf to manage your property and financial affairs if you become incapacitated. Although it can be limited, generally it gives them broad powers and authority to do all things that you could do regarding real estate, stocks and bonds, bank and other financial institution's accounts, insurance policies and annuities, claims and litigation, government programs, retirement plans and taxes. Since the authority can be extensive, the utmost care should be taken in choosing who should have this power.

Advance Medical Directive

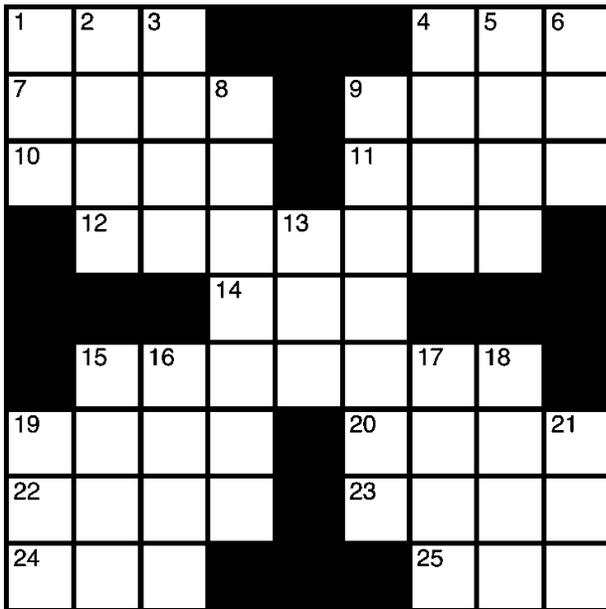
An Advance Medical Directive is similar to a power of attorney in that it allows you to appoint a person (or persons) to act as your healthcare agent to help with medical treatment decisions for you if you become incapacitated. It also allows you to specify what medical treatment that you want to receive under different circumstances, such as a terminal condition, a persistent vegetative state or an end-stage condition.

Last Will and Testament

A Will allows you to achieve an effective distribution of your property upon your death. You name who will manage your estate as your Personal Representative. In addition, you direct how your property is to be distributed amongst your family and friends. A well drafted Will can facilitate the administration of your probate estate by giving broad powers to the Personal Representative and potentially reducing the administration expenses.

If you have children, who are either minors or incompetent adults, a Will allows you to appoint a guardian of their person and/or property. By appointing a guardian you have designated someone to manage their affairs and finances, including anything that they will inherit from your estate. You can also create a guardianship for a disabled spouse or parent. *(continued on pg. 3)*

Frozen Precipitation



Across

- 1. Advanced law degree
- 4. Conducted
- 7. Bribe (obs.)
- 9. A home on high
- 10. A stiff hair or bristle
- 11. Window section
- 12. Protects
- 14. Pigpen
- 15. Assumed names
- 19. Orchestral instrument
- 20. Hostels
- 22. Eugene Victor _____
- 23. Commotions
- 24. Tooth doctor
- 25. Compass point

Down

- 1. Lumens (abbr.)
- 2. Sediment
- 3. Pep pill
- 4. Guide
- 5. Sea eagle
- 6. Recolor
- 8. Common flowers
- 9. Mollusk genus
- 13. Airline abbr.
- 15. Retired, in a way
- 16. Tosses
- 17. Finishes
- 18. Elitist
- 19. Unusual
- 21. Direction (abbr.)



FREE Seminars
- Social Security Disability -

Sessions Each Month!
 See website for days, times,
 and locations

Baltimore Events

Veteran's Day at Ft. McHenry

Nov. 11 | All day
 Ft. McHenry National Monument
 2400 East Fort Ave.
 Discover the origins of Veteran's Day. Known as the birthplace of the National Anthem, this fort has served in every American war since the War of 1812.

Festival of Trees

Nov 25— 27 | 10am—9pm
 Maryland State Fairgrounds
 Timonium, MD
 The largest holiday-themed festival on the East Coast!
www.festivaloftrees.kennedykrieger.org

Annual Memorial Illumination

Dec. 3 | 6 - 8pm
 Antietam
 Volunteers place over 23,000 candles on the battlefield, each representing a casualty from the single-day battle.

The Spirits of Christmas Past Haunted PubWalk with Jacob Marley

Nov. 26—Dec. 23 | 7—9pm
 Fell's Point
 735 S. Broadway
 Cliff Long, anthropologist, historian, actor, musician & lover of good stories, portrays Marley on your haunting voyage thru Fell's Point. www.baltimoreghosttours.com

What is Estate Planning? (cont.)

Another vehicle available under a Will to provide for the management of what you are leaving to someone is a trust. A trust can be extremely useful for minor children, grandchildren or other minor legatees, especially in "blended" families where one or both spouses has children from a prior marriage.

Estate Planning is important because it gives you control of future decisions regarding your property and health care.

John Hershberger is an experienced Trust and Estate lawyer who can help you with all aspects of your estate planning.

Contact him at: 443-955-2233 or john@hershbergerlaw.com



The Lighter Side

During a password audit, the IT discovered a new employee was using the following password:

MickeyMinniePlutoHueyLouie
 DeweyDonaldGoofySacramento.

When asked why such a long password, she said she was told that it had to be at least 8 characters long and include one capital.

A man entered the confessional with a turkey in his arms. "Father, I stole this turkey to feed my family. Please take it & settle my guilt."
 "Certainly not. You must return it to the one from whom you stole it."
 "I tried but he refused it."
 "Then you may keep it."
 Thanking the priest, the man left. When the priest returned home, he found his turkey missing.

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To receive a FREE copy of
Sharon Christie's
*Unofficial Guide to Social
 Security Disability Claims*

Call 410-823-8200
 or visit our website at
www.SharonChristieLaw.com



Happy Thanksgiving

Sharon A. Christie Law

The **Law Office of Sharon A. Christie** helps disabled workers get disability benefits from Social Security. It is a long and complicated process and you should not go it alone.

The firm's founder, Sharon A. Christie, is a nurse as well as an attorney.

Sharon's clients receive the benefit of having their cases handled by a firm that knows the medicine AND the law.

If you have applied for Social Security disability benefits and need help, call the firm today. If you need more information about the process, go to the website and order a FREE copy of:

Sharon's Unofficial Guide to Social Security Disability Claims

or register for one of her upcoming seminars!

For more information, visit our website at:
www.SharonChristieLaw.com.



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Social Security

