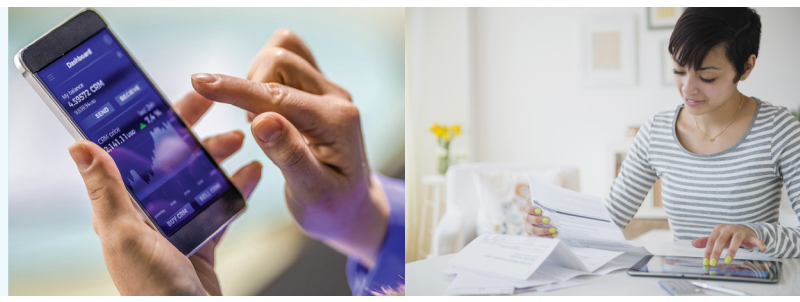


Personal FINANCE



How small businesses can plan in financial uncertainty

The uncertainty wrought by the pandemic has affected people from all walks of life. In the winter of 2019-20, the outbreak of the novel coronavirus COVID-19, and the ensuing measures implemented in the hopes of curbing the spread of the potentially deadly virus, changed the way people live and how companies do business.

Some companies have thrived during the pandemic, while others have faced unprecedented challenges. Many small businesses have been hit especially hard since the pandemic began, prompting many small business owners to express concerns about their long-term viability. A recent MetLife and U.S. Chamber of Commerce Small Business Coronavirus Impact Poll found that 70 percent of small business owners are concerned about financial hardship due to prolonged closures, while 58 percent worry that they will have to permanently close their businesses as a result of the pandemic.

Few people, if anyone, likely saw the pandemic coming, which is perhaps why the resulting financial uncertainty has proven so difficult to comprehend. As the months go by and COVID-19 case numbers again begin to increase all over the globe, small business owners are understandably concerned by the potential implementation of additional lockdown measures to stop the spread of the virus. However, there are steps small businesses can take so they're ready for any additional financial uncertainties that arrive in both the near and distant future.

- Build cash reserves. Cash on hand can help small business owners in much the same way that sizable savings accounts can help laid off workers overcome a sudden loss of income. Forced closures hurt many small businesses because their bills

still came due even if government officials deemed them "nonessential" and forced them to close. Rent was still due each month and, in many instances, contracts signed prior to the pandemic still had to be honored, even if companies were no longer generating revenue. Many small businesses operate on slim margins that make it hard to save while still improving the business. But small business owners who make concerted efforts to build their cash reserves without compromising their offerings should be in better position to withstand financial uncertainty in the years to come.

- Watch inventories carefully. The Small Business Administration recommends that small business owners keep watchful eyes on their inventories. The goal in doing so is to ensure you can continue to meet sales needs without ending up with a stockpile of leftover merchandise that's difficult to move if or when retail sales slump. Stocking up on more than you need to meet sales needs can eat up cash that you can otherwise use to build your reserves.

- Reduce rented space if possible. One potential positive that may come from the pandemic is that many workers and businesses deftly handled the transition from in-office working to remote working. Small businesses that successfully made that transition can safeguard themselves against future uncertainty by reducing their office space. Small business owners can renegotiate existing leases to allow for subleasing or simply move into smaller offices when existing leases expire. Money saved on office rentals can be redirected to help businesses grow their cash reserves.

Effective planning can help small business owners weather financial storms that can arise unexpectedly.

Financial advisors are invaluable resources to help manage your money

Financial advisors can be invaluable resources for people who need help managing their money. There's an existing misconception that financial advisors are only for the rich, but anyone can benefit from some guidance in regard to their finances. The key is finding a planner who understands your needs and is willing to work with you, no matter how big or small your financial dreams may be.

According to U.S. News and World Report, some financial advisors are no longer interested in working with people without substantial portfolios. Certain firms have stopped paying commissions to brokers for accounts that are considered small, including customers with assets worth between \$100,000 and \$500,000. While that can make it difficult to find financial help, there are ways to receive assistance.

- Ask friends for recommendations. If a financial advisor has worked with a colleague, friend or family member, he or she may also be able to provide services to you. To find professionals with reputable credentials, look for someone who has a Certified Financial Planner or Personal Financial Specialist designation. Those who are relying on investment advisors should work with one who has a Chartered Financial Analyst certificate. These credentials are indicative of proficiency in financial planning.

- Look around online. Various online resources, including U.S. News and World

Report, offer searchable databases. The Garrett Planning Network at garrettplanningnetwork.com offers a map of the United States where users can find financial advisors in their areas who cater to the middle class.

- Contact a professional association. The National Association of Personal Financial Advisors can provide resources for finding local financial advisors. Visit www.napfa.org for a listing. Middle-income individuals can look at the Accredited Financial Counselor website at www.afcpe.org to find professionals. Accredited financial counselors often focus on helping low- and middle-income people at affordable prices with relevant financial assistance.

- Research compensation. Financial advisors may receive compensation in one of two ways: fee-only and non-fee-only. A fee-only advisor typically charges an hourly fee or flat rate for services. A non-fee-only advisor may be compensated at a percentage of assets earned or may receive incentives and commissions from their companies based on pre-established sales goals or objectives. There are no right and wrong answers to fee schedules, but find a situation that works for you.

Some people need help navigating the ropes of financial planning. Financial planners can help people from all backgrounds establish and achieve their financial goals.

Tidemark Federal Credit Union offers mortgage solutions for its members

By Carol Kinsley

Need a mortgage or refinancing to take advantage of low interest rates? Tidemark Federal Credit Union has provided all sorts of mortgage solutions for its members, including 100 percent financing.

Mortgage lending has always been a big part of services offered by the credit union, which was started 61 years ago to serve employees of the DuPont Nylon plant in Seaford and has grown to serve 15,000 members in Delaware, Maryland and beyond.

With a goal of having Tidemark recognized as the preeminent mortgage lender in the region, Sam Kazmi was welcomed as vice president and head of residential lending in October.

Kazmi said credit unions, unlike banks, are not-for-profit organizations, with income invested back to its members. Tidemark is “really well capitalized and on a very strong footing,” he said.

Along with Karen Woodland, mortgage department manager, who has been with Tidemark for 45 years, Kazmi is tasked with modernizing and streamlining the mortgage process for the fastest possible closing time.

“Time is money, so that should result in lower rates and lower closing costs for the borrower, and an overall less stressful experience,” he said.

Tidemark has deployed a lot of tech-

nology as it works toward a truly digital mortgage experience whenever possible.

“Our approach is that of a solutions provider,” Kazmi said. “Every customer has a unique situation and need. We offer as many product options for as broad a community as possible.”

Tidemark is well known for its single-close construction-to-permanent mortgage program, and a trusted partner to many area builders. The 100 percent financing program has been expanded. All types of fixed rate mortgages are available, including FHA, VA and USDA Rural Development Housing loans, plus variable rate lot loans and home equity loans.

In modernizing the mortgage experience, Tidemark was able to lessen the amount of documentation required, per new industry requirements.

“As long as the applicant can establish income, salaried borrowers may qualify with their most recent pay stub and one bank statement,” Kazmi said. “We are studying the market to see what else we can bring to the table.”

For example, Tidemark has deployed very new technology to quickly analyze self-employed borrower income. The new technology will single out Tidemark’s procedures as quicker and less stressful, he added. Title search and appraisals have also been expedited through technology.

Kazmi has also trained loan officers to be sure they are well versed on all in-

come sources of retirees. “We mostly offer same-day pre-approvals, including those to retirees and self-employed applicants,” he said.

Tidemark Credit Union has six locations — in Seaford, Lewes, Milford, Selbyville, Long Neck and Millsboro (lobby closed at this time). But you don’t have to walk into a branch anymore, Kazmi noted. “Borrowers can start the application online and upload documents, so they don’t have to bring paper to the office. We’re very COVID-19 friendly.

“Even with all that technology employed, we still have high touch human interaction. We will help pick the right product for what works best in your situation,” Kazmi asserted.

Whether you need a mortgage or refinancing for your main residence or a second home, to purchase a lot, to consolidate debt or cash out some of your equity, contact Tidemark Federal Credit Union at 302-629-0100 or visit online at www.tidemarkfcu.org.

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Strategies to recession-proof your finances

“Financial planning” is an umbrella term that can be applied to various aspects of money management. Many people associate financial planning with retirement. However, effective financial planning can help people confront today’s challenges just as much as it can help them prepare for their golden years.

The pandemic that spread across the globe throughout 2020 posed numerous challenges, including a recession sparked by widespread job loss and declines in economic activity. The U.S. Bureau of Labor Statistics noted that the unemployment rate in the United States exceeded 10 percent in July 2020. While there has since been a decline in the unemployment rate, tens of millions of workers remain out of work.

The sudden rise in unemployment and decline in global economic activity underscores the need to plan for recessions, even during those times when economies are thriving. Taking steps to recession-proof your finances is an important component of financial planning that can help people overcome the stress of living during a downturn.

- **Build up your savings.** A recent poll from the Kaiser Family Foundation found that 45 percent of adults said their mental health had been negatively affected due to

stress related to the virus. That poll was conducted in March, shortly after lockdown measures were instituted and the term “social distancing” entered the North American lexicon. As the pandemic wore on through the summer, fall and into the winter, stress remained a big concern for many people. Much of that stress stemmed from the economy, but one way to ease that stress is to have a substantial amount of money in savings. Each person’s financial needs are different, but many planners recommend clients have at least six months’ worth of expenses in their savings as a cushion to help them get through job loss.

- **Pay down debt.** Debt, particularly high-interest debt, can compromise your ability to save. A 2019 survey from Bankrate.com found that 13 percent of Americans admitted that debt was preventing them from saving more money. Pay down debt like credit cards and only make credit card purchases if you have the money to pay the bill in full when it’s due.

- **Avoid overspending.** Many financial planners recommend a 50-30-20 approach to money management. Such an approach advises people to devote 50 percent of their earnings to needs, 30 percent to their wants and 20 percent to savings. Spending more than 30 percent on wants can make



it difficult to build up a savings account to levels that can protect you in the event of a recession.

- **Expect the unexpected.** The American economy was doing historically well as recently as January, only to have the bottom fall out during the pandemic. If you want to recession-proof your finances, do not take your foot off the gas in regard to insulating yourself from the next recession. No matter how strongly the economy

is performing, continue to expect the unexpected and prioritize saving so you have a soft landing awaiting you should the economy again take a sudden turn for the worse.

The timing of recessions is unpredictable, but they are inevitable. Effective financial planning can help anyone overcome the challenges posed by economic downturns.

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Pre-Retirees: Plan Now for Health Care Costs

If you're close to retirement, you'll have several financial issues to consider. But you'll want to pay attention to one of the most important of these issues: health care costs. How can you prepare yourself for these expenses? First, get an early start on estimating health care costs. More than two-thirds of those planning to retire in the next 10 years say they have no idea what their health and long-term care costs will be in retirement, according to the Edward Jones/Age Wave Four Pillars of the New Retirement study. And some people don't worry much about these costs, which may be considerable, thinking that Medicare will pay for most of them.

While Medicare does cover many medical expenses, it also has its own costs. You probably won't pay a premium for Part A (inpatient/hospital coverage), since you likely had this cost deducted from your paycheck when you were working. But if you are hospitalized, you'll have to pay deductibles and coinsurance (the percentage of costs you pay after you've paid your deductible). Part B (doctor's visits) requires a premium, deducted from your Social Security checks, and you must pay an out-of-pocket deductible. After you meet this deductible for the year, you typically pay 20 percent of the Medicare-approved amount for most doctor's services. And when you enroll in Part D (prescription

drug plan), you will likely also have to pay a monthly premium, an annual deductible and coinsurance or copays.

To help pay for the Medicare deductible, coinsurance and copayments, you may want to get supplemental insurance, known as Medigap. Premiums for Medigap vary, depending on the plan you choose.

As an alternative to original Medicare, you could select Medicare Advantage (sometimes called Part C). Medicare Advantage plans are offered by private companies approved by Medicare, but the benefits and costs vary by plan. These plans generally will incorporate Medicare Parts A and B and will provide additional medical coverage, such as prescription drugs.

When you incorporate all the above, the annual out-of-pocket costs for traditional medical expenses likely will be about \$4,500 to \$6,500 per year, per person – not insignificant, but certainly a number that can be addressed by careful planning.

But there's one more expense to keep in mind: long-term care. The average cost of a private room in a nursing home is more than \$100,000 per year, according to the insurance company Genworth. And Medicare typically pays few of these expenses.

Clearly, between regular medical costs associated with Medicare or those not covered by it, and costs resulting from the

How to monitor your money when relying on cashless spending

Cashless spending has long been a convenient way to make purchases, and that convenience became even more evident in 2020. The outbreak of the novel coronavirus COVID-19 in the winter of 2019-20 forced people across the globe to change how they live, and those changes even affected how items are paid for.

According to the Centers of Disease Control and Prevention, touching or handling certain items, including cash, could expose people to the COVID-19 virus. That led many people to rely more heavily on cashless payments, including traditional options like credit or debit cards, but also relatively new cashless options, including apps such as Venmo. While these options can be very convenient, cashless payments can make it more difficult for people unaccustomed to making purchases without cash to monitor their spending.

The following are some tips to make it easier for consumers to monitor their spending when they're not using cash.

- Use an app to track spending. If you're using an app like Venmo to make purchases, you can just as easily use an app to track that spending. Mint is a free app that automatically updates and categorizes how your money is spent. Users can see how they're spending their money in real time, making it easy to know where they stand with their finances.
- Recognize the temptation associated with cashless spending. Studies have shown that cashless spending tempts people to spend more than buying with cash. A recent study from the Massachusetts Institute of Technology asked business students to bid on basketball tickets. Some


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possible need for long-term care, your health care bills can mount. To meet these costs, you need to plan ahead – and take action.

For example, it's essential that you incorporate health care expenses into your overall financial strategy. You can also work with a financial professional to run some "what-if" analyses to see if your strategy would be derailed by a potential long-term care stay. And the professional you work with may be able to suggest specific protection vehicles that can help

you meet the costs of long-term care. The best time to prepare for your health care costs during retirement is well before you retire. So, if you haven't already started, now is the time to do so. When it comes to paying for health care, the fewer surprises, the better.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisors, Melinda Tingle and John Rittenhouse.
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Seven ways to save more for retirement

Retirement seems like a lifetime away for young professionals. But as careers advance, families are started and milestones are met, retirement can start to feel a lot closer.

A 2014 Gallup poll indicates that most Americans now retire at age 62. That is a good starting point when planning your retirement. The earlier you start establishing savings goals and putting plans in motion, the more likely you will be to retire on time without having to worry about money. These strategies can help you save more for retirement years.

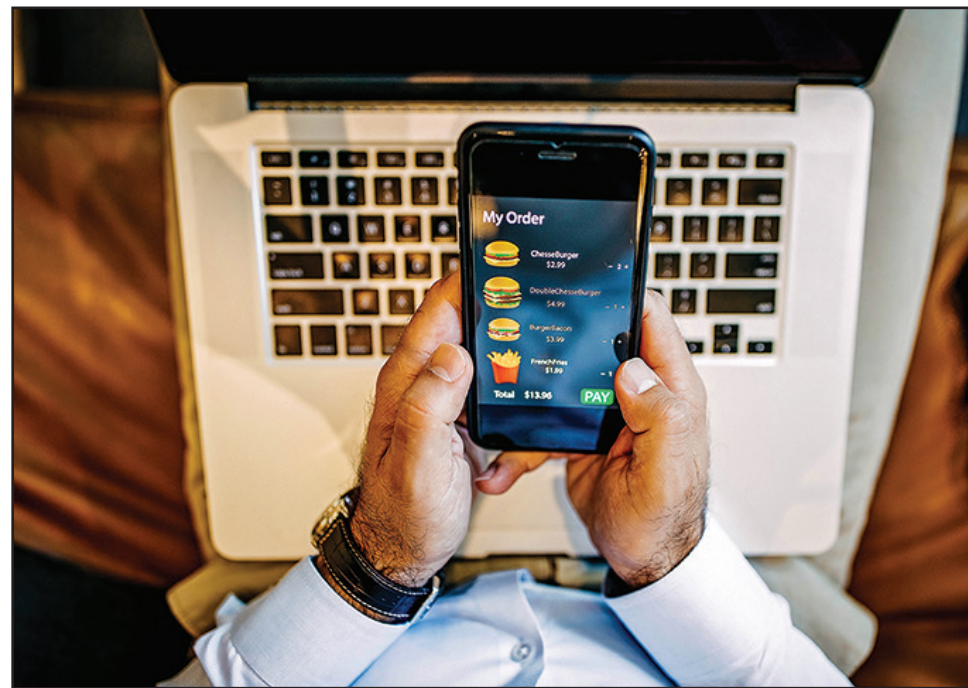
1. Raise ... what raise? If you're lucky enough to get a salary increase at work, direct the extra money into retirement

savings accounts and act like the raise never happened. You won't miss the extra money since you were not accustomed to earning it, and redirecting it into retirement savings can go a long way toward procuring your financial future.

2. Max out deposit limits. By depositing the maximum allowable amount into your retirement accounts each year, you can grow your retirement savings quickly and earn considerably more interest on your money over the life of the account.

3. Allocate your tax refund. Elect to apply your tax refund to a traditional IRA or Roth IRA.

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Spending

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participants were told they would eventually have to pay with cash, while others were told they would need to use a card. Those who paid by card spent more than twice as much as those who were told they had to pay with cash, which illustrates just how easy it is to spend more on transactions that do not involve cash. By recognizing that temptation in advance, consumers can better prepare themselves

to remain disciplined when using cashless payments like credit cards or mobile apps like Venmo.

• Pay off your balance each month. If your preferred mode of cashless spending is credit cards, then make sure you pay off your balances each month. This not only saves you from potentially hefty interest charges, but the knowledge that you will need to pay off your purchases at the end of each month can help you stay more disciplined with your spending.

Cashless payments have made it easier to purchase goods during the COVID-19 outbreak. But it's imperative that consumers take steps to control their spending when going cashless.

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Get in the habit of saving more money each month

Saving is a vital component of financial planning. However, more than half of Americans are saving too little and do not have an accurate grasp of their spending habits.

A recent survey from Intuit Mint Life found that, in 2019, 59 percent of Americans were living paycheck to paycheck and 65 percent didn't know how much they were spending on a monthly basis. While there's no magic formula to save money, and the amount of money one should save each month depends on how he or she wants to live now and in the future, a handful of strategies can help people save more money each year.

- Follow the 50/30/20 rule. The popular 50/30/20 rule advocates for allocating 50 percent of your budget to essentials like rent, food and housing, 30 percent for discretionary spending and 20 percent for savings. Many people cannot save 20 percent of their income. In such instances, people can make a concerted effort to save 10 percent of their take-home pay.
- Build an emergency fund. The credit reporting agency Experian recommends

consumers keep between three and six months' worth of expenses in an emergency fund. The fund should cover expenses on the absolute necessities paid each month, like utilities, rent/mortgage and groceries.

- Set goals. Savings goals can help a person stay on track and provide motivation to put money away. Establish separate savings accounts for each goal to reduce the temptation to spend. For example, if the goal is to save more for vacations, then a person can open an account where funds are used exclusively for vacations.

- Automate with your employers' help. Certain employers allow workers to direct deposit a paycheck into more than one bank account. It's easy to request the payroll manager put 10 percent or 20 percent of a paycheck into a savings account while the remainder is deposited into a checking account. Automated deposits can help individuals get accustomed to living on less.

Saving money isn't always easy, but with goals and certain strategies in mind, it's possible for individuals to grow their savings and secure their financial futures.



Saving

Continued from page 5B

4. Take advantage of employers' offers to match retirement contributions. Many employers will match 401(k) contributions if you save enough to qualify. This is an easy way to save without having to put in any extra money out of your own pocket. Make sure you're vested in the 401(k) plan so that the employer contributions can be taken with you if you leave a job.

5. Open a Roth IRA. A Roth IRA is a retirement savings vehicle that enables you to pay taxes on the money you put in up front. When you become eligible to withdraw the funds (after age 59 1/2), they are tax-free.

6. Aim for a 15 percent investment. Start investing 15 percent of gross income for retirement once you're debt-free and have a fully funded emergency fund. Such a strategy can go a long way toward ensuring you have enough money to do what you want throughout retirement.

7. Make calculated cuts. Think about which items you can live without and dedicate what you would spend on those expenditures to retirement. For example, calculate the difference between buying a new car and a certified pre-owned model. Deposit the savings into retirement. Can you skip a vacation this year and do a staycation instead? Forgoing certain luxuries can help you build retirement savings.

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Women in Transition

Contributed by Sherri Holder, Firm Manager, Procino-Wells & Woodland, LLC

This year marks the last of my 40's. Age has never bothered me much; I've always focused more on how I feel and subsequently what in my life influences my feelings. As I've transitioned from young mom, to career woman, to baseball mom, to empty nester, and now to grandmother, it's easy to see that one trigger of my emotional age is financial security and stability.

More to the point, having a strong sense of self-confidence has always been important to my overall wellbeing. At this stage in my life though, that means putting confidence in people I trust. Believe me, that's harder to do than it is to write because it immediately sparks a sensation of vulnerability that I've spent a lifetime trying to avoid. I like to be in control, and I am somewhat private about my personal matters. I suspect I am not alone in this which is why I am being so candid about my own thoughts and fears.

Women, especially, should consider their financial and estate planning health as they transition through the various stages of life. And whether your assets are generous or modest, whether you have children or not, you do, in fact, have an estate to plan for. The key to good planning is to first identify your goals and then understand your options. But a note of cau-

tion: Assuming you don't need guidance is shortsighted and may be counterintuitive to your independent nature. Meaning, without a good plan now, you could become dependent on others later or end up losing control completely.

What is financial and estate planning? It's creating a cohesive plan to meet your objectives during life, through disability, and at your death. Let's start with the directives. A Durable Financial Power of Attorney allows you to name an agent that will act on your behalf in the event of your incapacity. This commonly discounted directive is perhaps the most important financial planning instrument you can create. An Advance Health Care Directive is equally important because it not only appoints a representative to make medical decisions on your behalf, but it provides your instructions for life-sustaining efforts. The unintended consequences of not having these directives in place range from family strife to unnecessary expenses and loss of assets.

Creating a will puts you in control of what happens to the assets in your individual name. A will is only effective at your death and does not provide management control during disability or incapacity. Furthermore, depending upon your assets, a will may require probate which is the court process of overseeing the instructions of the will. For those reasons, it may be important to create a Revocable Living Trust.

Daisey Insurance thinks getting a hold of an agent shouldn't be complicated

How many times have you called some insurance agency's 1-800 number only to be told you need to "press this" and "press that" and "press this again" before speaking to a real, live person? Or, how many times have you heard: "We're sorry, all our agents are currently busy"?

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A trust provides for the management of your assets during incapacity and after death. A properly funded trust will also avoid the probate administrative process which provides privacy and expediency. Certain types of trusts can also offer protection to ensure your assets are available to provide the legacy you envisioned.

Way back when I landed my first real job, I remember meeting with the human resources person and filling out a beneficiary designation form for life insurance. I named my then infant daughter. The significance of this designation was lost on me as it is on many. I bring this up now to make the point that beneficiary designations are important and should coordinate with an overall estate plan. Not to men-

tion, minors cannot manage an inheritance until they are at least age 18, which raises a host of other questions and concerns. Also, to emphasize that these appointments are often made and then forgotten. As a best practice, beneficiary designations should be reviewed annually.

So how and where do you start without falling victim to being overwhelmed or in denial? Begin by identifying what you need to be financially stable today and in the future. Make a list of your assets and liabilities, review your existing beneficiary designations, and choose a team of advisors that specialize in financial and estate planning. Then get ready to feel empowered.

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Planning for the future can bring about overwhelming feelings of anxiety, insecurity, and the desire to avoid the topic all together. Working with the right team of professionals, engaging in productive communication, and taking the process one step at a time can help ensure a positive and goal-oriented outcome while making these necessary arrangements. The sooner a family takes action, the more legal planning opportunities they may have available to succeed in meeting their goals.



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