



## Joining the Digital World

### Avoiding the Risks of Going Paperless

This year some of you will resolve to start using online features of banks and brokerages to manage and organize your finances. While this is a great goal, there are several things you need to consider along the way to avoid risks and complications for your heirs once you are gone.

The first step is to make sure someone you trust knows where to find your assets. Depending on the complexity of your accounts, this might

**ALTHOUGH YOU CAN'T TAKE IT WITH YOU WHEN YOU GO--YOU WANT TO KEEP IT SAFE WHILE YOU ARE HERE.**

require a reference book or portfolio of banks, brokerage accounts, insurance policies, real estate and retirement accounts. It is okay to provide account numbers but you should not include your passwords to online accounts. Your heirs will not need this information and it's risky to list all your passwords in one place. However, if you keep your financial paperwork, such as tax returns, on a PC you would want to include computer passwords with this information. Otherwise, explain where to find important documents such

as your will, trust, power of attorney and other estate planning documents. In most cases, your estate planning attorney will offer guidance in putting together a comprehensive and organized portfolio for your heirs.

Think carefully about how and where to store your reference book. Your heirs will need to be able to locate it when needed and you will want easy access for updates along the way. At the same time, this information should not be readily accessible to everyone. Although you can't take it with you when you go--you want to keep it safe while you are here. A fire-resistant home safe or safe deposit box is generally your best option. If you choose to store a copy on your computer, make certain it is as safe as possible from hackers and is password-protected.

Lastly, don't forget to include contact names and phone numbers for your attorney, financial planner and executor. They will be able to offer your heirs valuable guidance as they navigate through the administration of your estate.

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## A PROCINO-WELLS & WOODLAND CHRISTMAS

This year, the PWW staff ventured to The Brick in Georgetown to celebrate the holidays and be merry together. It was a night full of good spirit, fun, games and reflections on the remarkable year that we have had!



### BELLA'S BRIEF

#### *The Office from a Dog's Perspective*



Here it is 2015 already! Old habits bring new resolutions, right!? I personally don't enjoy making resolutions. In my way of thinking it is really just a setup for failure. It's all you hear the entire month of January-declarations that just aren't going to happen. "I'm never going to eat again!" Spare me the drama! I hate to kill all the happiness of the new year but I am a realist. Wouldn't it be so much healthier to look in the mirror and love what you see? That's what I

do. Yes, I have gained a few pounds but it just makes me all the more loveable and cuddly. Now, I do support personal improvement. So this year I am going to improve the brashness of my thoughts. When the ladies vow to never eat a cookie again because they want to be an unrealistic size 4, I am going to "let it go" without so much as a snicker of sarcasm. Instead I am going to warm up to them and give a cute little whimper of understanding. If that results in them sharing that cookie with me-all the better! Positive, positive, positive... that's me!

xoxo Bella 

## TIME OUT — STAFF PROFILE

*Erin A. Dukes, Real Estate Coordinator*

### ON THE CLOCK:

Erin hails from Hamilton, Ohio but is a Delaware girl at heart. She is a graduate of Lee University (B.S., Business Administration and English, 2006) in Cleveland, Tennessee. Before marrying and moving to the Eastern Shore, Erin interned at



the headquarters of Life Care Centers of America in Cleveland, Tennessee in the Legal Claims department, gaining valuable experience in dealing with the court system, civil procedure, and business law. She joined Procino-Wells & Woodland, LLC in August, 2006, where she began working as a legal assistant to the attorneys. Erin has been the real estate coordinator at the firm since April, 2008.

**OFF THE CLOCK:** Erin lives in Laurel with her husband, Jeremy, their son, Emory and their four-legged furry “son”, Kojack. When she is not running around the office, Erin enjoys running as a hobby and has raced in several 5Ks in the area. She also enjoys spending time at the beach, reading, and cooking for her family.

## UPCOMING EVENTS

*What is on our Calendar?*

**January 1** — New Year's Day; Office Closed

**February 11** — Elder Law Workshop  
6:00 p.m. at Lewes Public Library

**March 23** — Lewes-Rehoboth Rotary Meeting  
6:00 p.m. at Irish Eyes in Lewes

**May 5** — Cancer Support Community  
3:00 p.m. at Beebe's Tunnell Cancer Center

*For more information, visit [www.pwwlaw.com](http://www.pwwlaw.com).*

## LEGAL MUMBO JUMBO

*Legal Language in Layman's Terms*

### EXECUTOR

The person appointed in a Will to administer the estate of another person upon their death. The executor must ensure that the wishes of the decedent are carried out and has a range of responsibilities that include protecting assets, gathering beneficiary information, collecting and arranging for payment of debts to the estate, filing forms and making final tax payments.

### *A note from the attorneys...*

As we wrap up our first year as partners we are truly humbled by the success and support we've had as business women in our community. We set lofty goals for 2014 that challenged us to grow both personally and professionally. While we are proud of the results, we realize the attainment of our objectives wouldn't have been possible without our clients, families' encouragement and dedicated staff. Thank you for an amazing year!

*Michele B. Quisenberry*



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& WOODLAND, llc**  
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*Planning today to protect your family's tomorrow.*

# OFF THE CLOCK

We would like to thank our featured referrer of the month:



ATLANTIC SHORES  
Rehabilitation & Health Center  
302-934-7300  
231 South Washington Street  
Millsboro, Delaware 19966

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