

OFF THE CLOCK

Procino-Wells & Woodland, LLC



Attorneys' Note

This time of year, most of us are moving in two directions at once. We're planning the meals, the travel, the gifts, and the gatherings, and at the same time we're hoping to actually enjoy them once they arrive. It's worth remembering that both belong on the list. Preparing to celebrate and preparing to rest are not competing goals. They work together.

In our work, we spend a lot of time helping families prepare for the future: the documents; the plans; the conversations. But every year around this time, we're reminded that none of that planning exists for its own sake. It exists so that the people we love can sit around a table together without worry hanging over the room. A well-drafted plan isn't the legacy itself. It's what protects the time we get to spend with the people who are.

So as you head into the season, give yourself permission to slow down as intentionally as you speed up. Say yes to the quiet afternoon as readily as the big dinner. The gifts will be opened and forgotten by spring. The conversations, the presence, the people, those are what last. That's the real inheritance, and it's worth protecting just as carefully as anything with a dollar figure attached.

Wishing you and your family a season that's as restful as it is full.

Michele B. Quinn



Planning Ahead of the Holidays

Every year, the holidays bring a version of the same moment. Someone who talks to a family member every week, sometimes every day, walks through the door and sees something the phone never showed them. A spouse, sibling, parent, or close friend who sounded fine on Sunday's call looks thinner, moves slower, and hasn't kept up with the housework the way they once did. The phone hid the reality of how much had changed. The visit doesn't.

This is not a failure of attention. Phone calls are built around voice, and voice can hold steady long after other things start to slip. Someone can manage ten minutes of conversation and still struggle to manage their own medications, their mail, or their finances. Distance and routine make it easy to miss the pace of that change until it's standing in front of you, whether the person is a parent, a spouse, an aunt, an older sibling, or a longtime friend who's become family in every way that matters.

For many households, the holidays are the first real opportunity all year to see a loved one's day to day life up close. That makes this time of year less about celebration logistics and more about a quieter question worth asking before everyone scatters again: if something happened to this



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Planning today to protect your family's tomorrow.

UPCOMING EVENTS

- Oct 12 **Offices Closed**
Columbus Day
- Oct 15 **Estate Planning & Elder Law Essentials**
Delmar Public Library
5:00 p.m.
- Nov 18 **Estate Planning & Elder Law Essentials**
Epworth UMC, Rehoboth
Noon
- Nov 26-27 **Offices Closed**
Thanksgiving
- Dec 10 **CARES Exclusive Trustee School**
virtual via GoToWebinar
3:00 p.m.
- Dec 24 **Offices Closed**
Jan 3 End of Year Break

For more information, visit:
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LEGAL MUMBO JUMBO

Ancillary Probate

An additional, separate probate process required when someone dies owning real estate in a state other than the one where they lived. Even if your main estate is settled at home, out-of-state property you own individually will typically need its own probate proceeding there too, with its own court, timeline, and costs.

Titling out-of-state real estate in the name of your Revocable Living Trust avoids this entirely. Because the Trust, not you individually, owns the property, no court proceeding is needed in the other state(s). Your Successor Trustee simply manages or distributes it per the Trust's terms.



Planning Ahead of the Holidays, continued...

person tomorrow, does anyone actually know what they'd want, or who's legally allowed to act on it?

Most families and close-knit circles assume they'll figure it out when the time comes. In practice, that assumption is where the hardest situations start. Without the right documents in place, even the person closest to someone, a spouse, a sibling, a longtime partner, an adult child, or a chosen family member, can find themselves locked out of that person's decisions or financial accounts at exactly the moment they're needed most. That can mean a hospital that won't share information or include them in a treatment decision, or a bank that freezes access to accounts because no one can prove they have the authority to act.

Delaware, like every state, requires specific legal authority for those roles, and that authority doesn't automatically follow from love, proximity, or how long two people have known each other.

Without it in place ahead of time, the family may have no option but to go to court and petition for adult guardianship, a process that takes time, costs money, and unfolds in public exactly when a family needs privacy and speed the most. Good intentions and a close relationship don't substitute for a signed Power of Attorney, Advance Health Care Directive, Will and/or Trust(s).

The good news is that this conversation doesn't have to be heavy to be effective. It can start simply, over coffee the morning after a holiday dinner, or

during a quiet car ride back from a visit. Small signs are often the opening: a stack of unopened mail, a medication refill that never got picked up, a pantry that doesn't look like it used to. A few honest questions go a long way: Who would you want to make medical decisions if you couldn't make them yourself? Do you have a Will or Trust, and does it still reflect what you want and who you want involved? Is there a plan for the house, or for long-term care, if it's ever needed? These are worth asking of any adult in your life whose wellbeing matters to you, not only the generations above you.

If those questions turn up gaps, that's not a crisis. It's simply the starting point. Powers of Attorney, Advance Health Care Directives, Wills and Trusts are all things that can be put in place calmly, in advance, when a family or household has the time to think clearly rather than react. That's the entire purpose of planning ahead: making sure the hard decisions, and the right people to make them, are already settled before anyone is forced to sort it out under pressure, or without authority.

This holiday season, the visit home may say more than any phone call could. The conversation that follows it might be the most valuable gift any of us gives the people we care about all year. If it turns up questions you can't answer on your own, sitting down with an elder law and estate planning attorney afterward is a simple next step, one that can turn a holiday observation into an actual plan.



FROM SHOWERS TO SNUGGLES



Congratulations are in order! Our attorney Katie Heald and her husband, Nick, welcomed a beautiful baby girl this summer. **Wrenly Heald** is a welcome addition to the PWW family, and we're so happy to celebrate this new chapter for the Healds.



TIME OUT - STAFF PROFILE

Pamela A. Hubbard - Client Services Coordinator

ON THE CLOCK: Pamela graduated from Salisbury University in May 2026 with a degree in Financial Planning. She has seven years of customer service experience, where she developed strong communication skills and a passion for providing thoughtful support and a positive client experience. Her education in financial planning has given her a strong understanding of the importance of preparing for the future, and she is excited to bring that knowledge into her role as Client Services Coordinator.

OFF THE CLOCK: Outside of work, Pamela enjoys spending time with friends and family, traveling, and relaxing at home with her cat Mowgli.



BELLA'S BRIEF

The Office from a Dog's Perspective

Every year around this time, I start bracing myself. The pumpkin spice reappears, the sweaters come out of storage, and the humans start gearing up for months of photographing turkeys, trees, and each other, calling it "quality time" before anyone's even carved anything yet. I hate to break it to you, but a photo of quality time is not the same as quality time. I would know. I've never once taken a picture of a nap. I just take the nap.

This quarter we've got real news worth a tail wag. Katie welcomed her first human this July, a little girl named Wrenly. I've already begun the onboarding process: proper ear scratches, correct treat-sharing etiquette, and the most important house rule, whoever drops food off their plate first has dibs. Welcome to the pack, Wrenly. Big paws to fill, but I have a feeling you're up for it.

This October, the whole office is getting new team photos done, which means several weeks of humans debating outfits, hairstyles, and whether their smile looks "too much" or "not enough." I, for one, will show up, sit exactly once, and produce a portrait so effortlessly perfect it'll make the rest of the lineup look like they're overcompensating. Some of us don't need forty takes.

Just when I thought the year had settled down, someone decided this year's Thanksgiving luncheon needed a plot twist: Taste of Italy. No turkey, apparently, unless it's wrapped in something. I have concerns, and also, frankly, high hopes. If there's lasagna on that table, I expect a taste test invitation. I've done this before, ask anyone who remembers Grandma's secret recipe debate a couple years back. I'm basically a consultant at this point.

Funny thing about a new baby, a group photo, and a table full of people arguing over whose lasagna is better: they're all just different ways of counting who's in the pack. The humans upstairs are always writing about legacy and what actually lasts. I could have told them in one sentence. It's never the paperwork, it's whoever shows up.

Now if you'll excuse me, I've got a nursery to inspect, a good angle to practice for October, and a very important lasagna recipe to pre-approve.



XOXO,
Bella 

THANK YOU FOR VOTING!



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NEW & NOTEWORTHY

On June 10, 2026, Governor Matt Meyer signed House Bill 333, raising Delaware's small estate probate threshold from \$30,000 to \$50,000 for anyone who dies on or after that date. The prior limit, unchanged since 2005, now brings Delaware in line with neighboring states like Pennsylvania and Maryland.

For families with modest estates, this is welcome news; it may allow them to use Delaware's simplified small estate process instead of formal probate. But for most people, the change doesn't alter the guidance we've long given clients. A \$50,000 threshold still falls well below what most people accumulate through homeownership and savings, and a properly funded Trust remains the most effective way to avoid probate, protect privacy, and control how assets pass to loved ones, regardless of where the threshold sits.

Equally important are a current Power of Attorney and Advance Health Care Directive, which govern decisions made while you're alive and have nothing to do with the probate threshold at all.

HB 333 is a sensible update, but it's not a substitute for a thoughtful, up-to-date estate plan. If it's been a while since your documents were reviewed, we welcome the opportunity to help.

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MEMBER

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