



November 2015 Newsletter

Welcome to the latest edition of the Byrd & Byrd email newsletter. We hope that you enjoy this newsletter and find helpful information along the way. Happy Reading. If you want more information about Byrd & Byrd, please visit our website by clicking the link below:

[Visit Our Website](#)

Halloweenies from Byrd & Byrd

Want your dose of cuteness for the day? Check out these pictures of Byrd & Byrd grandkids in their Halloween costumes. You have Bryce's kids as Woody and Bullseye from Toy Story and Josh's kids as a pumpkin, a bear, and an elephant!



SENIOR MOMENTS IS BACK!

Jackie will be actively writing the column now called SENIOR MOMENTS REDUX and it will appear in the Byrd & Byrd monthly newsletter, and occasionally in other materials sent out from this office. Please share the newsletter with other readers and let them know that

Jackie's column is returning. Forward this to a friend who may want to subscribe to our newsletter. Thanks!

 Forward to a Friend

Senior Moments Redux Holiday Season Scammers

We are entering a "season" in America - the annual holiday season. It is, to paraphrase Dickens yet again, the best of times and the worst of times. Some can hardly wait for the perfect memories, and the perfect cookies, smells and music. Others just try to get through it - as they have challenges and losses that are at the top of their list of concerns.

This busy and emotional time makes each of us very vulnerable to rushing past something that we should be noticing. Business woman extraordinaire, Pam Holland, who owns the company "Tech-Moxie" talks about cyber-fraud being rampant during the holiday season.

To read the remainder of Jackie's article and find out what to watch for this season, please [visit our blog](#).

Jessica's Article in "Outlook by the Bay"

"Continuing Care Retirement Communities" - check out what Jessica has to say in her article that was published in the [Holiday 2015 edition of Outlook by the Bay](#). Her article is found on page 27 of the magazine.

Jackie at Legal Ministry Day at Greater Mt. Nebo AME Church

Jackie had the honor of serving on a panel at Greater Mt. Nebo's Annual Pro Bono Law Day on October 31st. She was joined by other attorneys and legal staff from around the area to discuss the importance of estate planning and legal documents. Jackie had a wonderful time at the event and is grateful to Greater Mt. Nebo AME for the opportunity to serve on the panel.



If you or someone you know would like an attorney from Byrd & Byrd to speak at your upcoming event, please contact our office at (301) 464-7448.

Tim's Blog: "Divorce is Never Easy"

Divorce is never easy and, until this year, Maryland wanted to make sure that it stayed that way.

Before October 1, 2015, if a couple wanted to divorce, there had to be fault grounds such as adultery, or you had to live separate and apart for one to two years. However, since October 1st, Maryland passed a new law allowing divorce by "Mutual Consent" that allows a couple to get divorced immediately, or as fast as the Court can process the case, as long as the couple:

1. Has no minor children in common; and
2. Have a signed, written settlement agreement covering both alimony and property rights that can be submitted to the Court; and
3. Don't ask the Court to set aside their written settlement agreement; and
4. Both appear at the court for a 10 minute uncontested divorce hearing.

This new divorce ground represents a huge change in Maryland social policy. For most of its history, Maryland policy was to encourage couples to stay together, work out their problems, and hopefully avoid a divorce. Under the old law, by making it take a year or two to get a divorce, the theory was that couples might reconcile and decide to stay married. You may have heard that 50% of all marriages end in divorce. While that's not exactly true, in this age of high divorce rates, Ashley Madison website scandals, and couples marrying later in life, Maryland appears to have decided that making it easier to get divorced has more social benefit than hoping that a limited number of couples will reconsider and stay married. Ironically, the new law allows the couple to continue living together while filing for a divorce while the old law required people to show that they really wanted to be divorced by actually living separate and apart for at least a year. Although this allows couples to continue to live together, and keep expenses down while negotiating a settlement agreement, ultimately a couple will have to move on and that's not going to be easy because regardless of any new law - divorce is never easy.



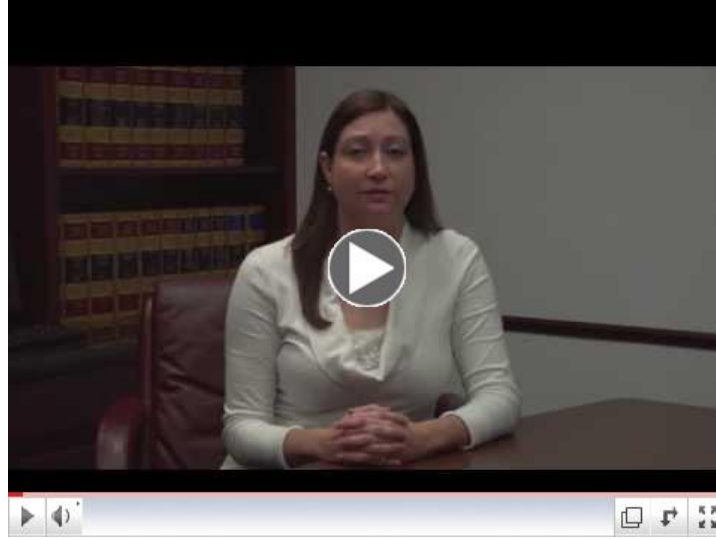
Medicaid Monday on December 14

On the second Monday of every month, Jessica Estes hosts a "Medicaid Monday" where she presents information to help you better understand the basic guidelines, requirements and process of Medicaid. This is a FREE informal seminar where you will be able to ask any questions you may have regarding Medicaid. Light refreshments will be provided at each event so we

ask that you please RSVP as space is limited. The next Medicaid Monday is December 14th from 5:30pm - 7pm. [RSVP by clicking here](#) or by calling (301) 464-7448.

YouTube Video of the Month

Check out attorney Jessica Estes of Byrd & Byrd talking about Long Term Care and the importance of planning for it.



Testimonial of the Month

"Thank you so very much for taking time from your busy schedule to participate in our Annual Pro Bono Law Day! Your presentation was absolutely outstanding - five star in all respects! I am so very appreciative of your commitment to serve the community in so many ways and for sharing your vast knowledge of the law during our Hot Topics Panel! Thank you once again for your support and we look forward to working with you in the future.

- Greater Mt. Nebo AME Church's "Thank You" to Jackie Byrd

STAY CONNECTED:



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