Planning Points O

The Karp Law Firm, P.A. 2008 Annual Newsletter

From Mr. Karp

Thanks to your kind referrals, our law firm continues to grow. Your referrals are the highest compliment, and we hope you continue to think of us when you speak with friends and relatives who may need our services.

Our larger clientele means that today, only a small percentage of clients can attend our client breakfasts, even when they're held on multiple days and at multiple venues. Reluctantly, we are foregoing our breakfasts, but greatly expanding our newsletter so that all clients can get more information, more quickly.

Yes, we're a bigger firm now. But our mission is unchanged: To serve each of you as if you're our only client. My staff and I wish you a happy, healthy and peaceful New Year.
Warm regards,

Joseph S. Karp

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Client Response Form

If you're a current client of The Karp Law Firm, inside this newsletter you will find a response form with **two sides.** Please complete both sides and return it to us by mail or fax. (If you are a client and the form is not included, please call us and we'll send you one right away.)

The Waiver of Confidentiality tells us whom we may speak with on your behalf. We often receive calls from clients' loved ones, successor trustees or health care surrogates requesting information about a client's estate plan. We may release information only if authorized by the client. Sometimes the client cannot be reached or is otherwise incapable of consenting. By completing this form for our files, you will ensure that any people you want to access your information, can do so. *Note: if you are married and both spouses are clients, each spouse must complete his/her own section of this form*.

The Client Request for Information tells us what topics in this newsletter you wish to explore further. Check off those topics you feel apply to your situation. We will follow up with a phone call and schedule an appointment if needed.

Swallow your pride occasionally.
It's non-fattening. Frank Tyger

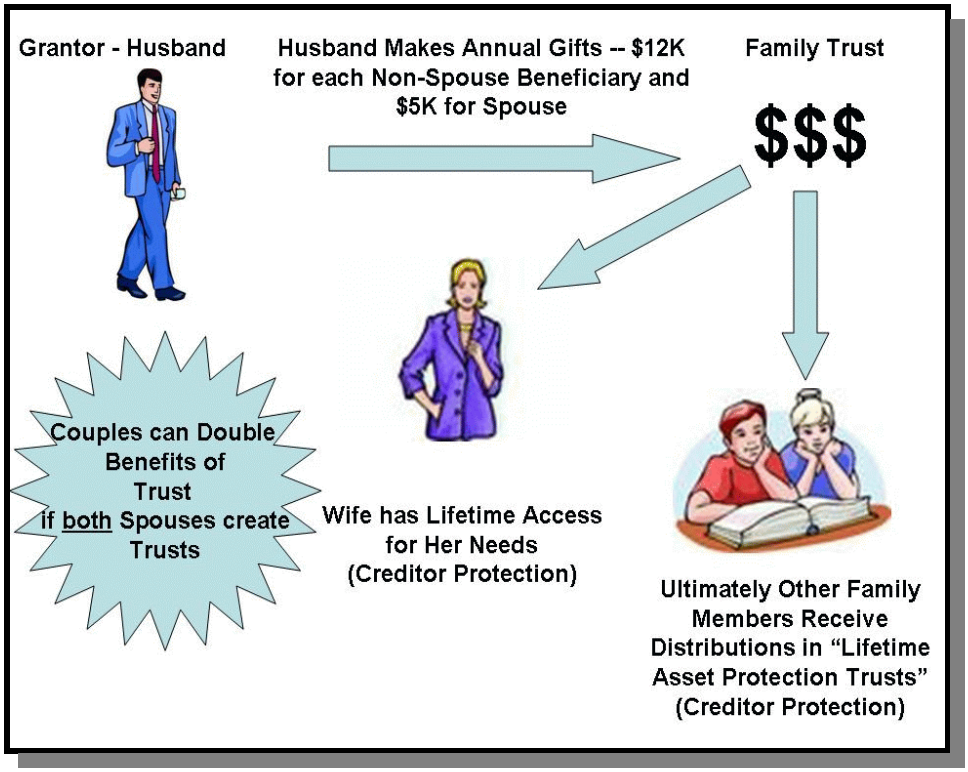
The Family Bank Trust:
All-In-One Asset & Estate Tax Protection

Joseph S. Karp, Attorney At Law

What estate planning tool can permit a married couple to protect their assets from gift and estate taxes, from lawsuits and creditors, yet retain access to those assets if they need them? No, this is not a trick question -- there really is such a tool. We call it the **Family Bank Trust.** It is an innovative strategy that you should consider if you are married with a taxable estate. The Family Bank Trust can:

- Minimize estate taxes by taking full advantage of annual gift exclusions for all desired family members.
- Permit continued lifetime access to Trust assets by the spouse for "health, education, maintenance and support."
- Provide "creditor and predator" protection for both spouses, and ultimately for children and grandchildren.
- Retain income tax liability to the husband and wife, permitting the trust to compound free of income taxes.
- Give the beneficiary spouse limited power of appointment to continue benefit for the grantor spouse.

A husband or wife can create a Family Bank Trust, but benefits are doubled if both spouses create one. Here's a concrete example of how the Family Bank Trust works: Let's say Tom and Mary, both age 60, have a $4,000,000 estate. Their estate continues to grow and they are concerned that the federal government will take one-half of the growth in the form of estate taxes. They have four children, all married, and four grandchildren.



Tom decides to establish a Family Bank Trust. He gifts into the Trust the maximum allowable each year without filing a gift tax return (currently $12,000 per person except for his wife, who for tax purposes too complex to review here, may receive only $5,000). Therefore, in Year 1, Tom can contribute nearly $150,000 to the Family Bank Trust and eliminate estate taxes on the gifted amount. Each year, Tom continues transferring cash, securities or other property into the Trust.

Tom appoints his wife Mary as Trustee. She invests the funds and makes decisions regarding

distributions. Mary and the children, but not husband Tom, are the Trust beneficiaries and may receive Trust distributions for their health, education, maintenance and support.

Although Tom cannot "take back" the assets if he needs money, Mary may make a Trust distribution to herself for her own needs – and may then choose to use the distribution for their joint needs. If Tom has lawsuit or creditor problems, the Trust assets are protected because he is not a beneficiary. If the wife or children have lawsuit of creditor problems, the Trust assets are protected by the spendthrift provisions of the Trust.

Please contact our office if you wish to explore the advantages of this innovative estate planning tool.

Business Succession Planning: We Can Help

Adele Small Harris, Attorney At Law

Did you know The Karp Law Firm can advise you on business succession planning? Business succession planning goes hand-in-hand with estate planning. Like all estate planning, it straddles the world of family and finance, and can be a highly sensitive, emotional issue. Some businesses have been in families for generations and appear likely to remain so. In other cases, the next generation has no interest in the business, or perhaps only a few members want to be involved. Either way, the death of the business owner presents many issues, all of which are best worked out well in advance. Will the business be inherited, and by whom? Sold, and to whom? If some of the owner's children do not wish to participate in the business, will their interest be sold, and do other family members have the means to buy them out? If there's estate tax to be paid, will the business have to be sold to pay the bill, and what strategies can be used to prevent that from happening? If you have business succession issues to resolve, contact The Karp Law Firm and we'll be glad to advise you.

New Look for Our Website

You can find The Karp Law Firm on the web at **WWW.KARPLAW.COM.** We recently redesigned our website to make it simpler to navigate and easier on the eye. It's still chock-full of information, and regularly updated with legal news and firm news. You'll find our schedule of upcoming Senior Survival Workshops, as well as an Elder Issues Blog with our attorneys' comments on topical issues. Please check it out, and tell your friends, too!

Mr. Karp on Radio, in Print

Do you know Mr. Karp is a guest each month on Anita Finley's STARS radio show? His next appearance is Sat., Feb. 9 at 7:30 a.m. Listen in on WSBR 740 AM or catch the live feed on your computer using this link: **http://207.36.18.252/wsbr991.** Mr. Karp's articles also appear monthly in *Boomer Times and Senior Life* published by Anita Finley. You can access Mr. Karp's articles at the magazine's website, **WWW.BABYBOOMERS-SENIORS.COM.**

I've had a few arguments with people, but I never carry a grudge. You know why? While you're carrying a grudge, they're out dancing. Buddy Hackett

Nursing Home Agreements: To Sign or Not to Sign?

Genny Bernstein, Attorney At Law

If you are in the position of admitting a loved one to a nursing home, you're probably going to feel stressed and emotional. You'll likely be asked to sign an admission agreement and other paperwork. Regardless of how you feel, it's important to not rush into anything. Most nursing home agreements make mention of "responsible party" or "guarantor." Generally speaking, you do not want to sign any admission agreement in this capacity -- if you do, you may be on the hook for unpaid medical expenses.

If you are the patient's Attorney-in-Fact under his Durable Power of Attorney, you may sign so long as you make it clear that this is the capacity in which you are signing, not as a personal guarantor. If you are not the patient's Attorney-in-Fact, you may also sign, but make it clear, by writing next to your signature, that you are signing purely on the patient's behalf and not making any personal financial guarantees. If at all possible, the patient himself should sign the agreement, although obviously this is not always possible.

Protect Your IRA Beneficiaries

Adele Small Harris, Attorney at Law

Jim and Rita had been married for 35 years when Jim passed away with a $700,000 IRA account which he left to Rita, as primary beneficiary. At the recommendation of her accountant and her financial advisor, Rita assumed ownership of the IRA and named the couple's three children as beneficiaries of the account after Rita's death.

Several years later, Rita married Phil, who had recently lost his first wife and had children from that marriage. During the next few years, Phil gradually began managing Rita's finances. Ultimately, he convinced her to name him as primary beneficiary of the IRA at her death, assuring her that her children would get what was left after Phil's death if he outlived her.

Phil did outlive Rita. After her death, Phil rolled Rita's (formerly Jim's) IRA account into his own, with Phil's children from his first marriage as beneficiaries. So when Phil passed away, his children took distribution of all of the IRA. Jim and Rita's children ended up with none of it.

Is this legal? Yes. Has it ever happened? Yes, absolutely. Could your IRA actually be diverted to strangers after you and your present spouse have died? Yes it could. In our experience, this gaping hole in married couples' estate planning is rarely addressed, even when the final destination of an IRA of $1 million or more is at stake. To protect your ultimate beneficiaries, we recommend the creation of an **Interspousal IRA Agreement** designed to protect your children or other agreed-on individuals, as the remainder beneficiaries of the IRA, after you and your spouse have died. Call The Karp Law Firm and we can advise you.

Always be wary of any helpful item that weighs less than its operating manual.
Terry Pratchett

Florida Introduces Tougher Medicaid Laws

It's just gotten tougher for Floridians to qualify for Medicaid long-term care benefits. New state laws, enacted to comply with the Deficit Reduction Act of 2005, went into effect Nov. 1, 2007. While it is still possible to do effective Medicaid planning if a loved already resides in a nursing home or is about to enter one, the new laws make it advantageous for a family to start planning as far in advance as possible. The new regulations are too complex to be fully explained here, but the basic changes, greatly simplified, are shown below.

Limit on Exempted Home Equity

Only the first $500,000 of equity in the applicant's primary residence is considered an exempt asset. Any equity in excess of $500,000 counts as an asset from the point of view of asset spend-down. Exception: If the spouse, or a child who is under 21 or disabled, lives in the home. States have the option of raising the equity exemption to $750,000, but at this writing, Florida has not done so.

Extended Look Back Period

The look back period is increased from three to five years for transfers made after Nov. 1, 2007. Thus, gifts made within five years prior to the date an individual applies for Medicaid, will disqualify the applicant from receiving benefits for a certain penalty period. Fortunately, there are some exceptions to the rule that are still available.

Change in Penalty Period

The penalty period for transfers after Nov. 2007 starts on the date you apply for Medicaid benefits (and would be otherwise eligible for Medicaid but for the transfer), not the date the gift is actually made.

Fortunately, there are steps that can be taken to avail yourself of benefits, nothwithstanding the new law. The attorneys of The Karp Law Firm stay current with the frequent changes in these complicated regulations and have the knowledge and experience to assist you. We can help you even if you are in a crisis mode, but again, it's always wiser to plan in advance than to respond to a crisis.

"Loot Limbo"

Billions of dollars in unclaimed funds languish in state treasuries nationwide, representing abandoned bank accounts, forgotten security deposits, safety deposit boxes, insurance proceeds, etc. With Americans so mobile these days and forwarding addresses on file for a limited period, it's no surprise that so much ends up in "loot limbo." To find out if a chunk of those billions belongs to you, log on to the National Association of Unclaimed Property Administrators, **WWW.NAUPA.ORG**, which maintains a searchable, nationwide database of unclaimed funds. In Florida, the website for unclaimed property is **WWW.FLTREASUREHUNT.ORG.** Happy hunting and let us know if you strike gold!

All you need is love, but a little chocolate now and then doesn't hurt. Charles Schulz

Institutional Insanity

Genny Bernstein, Attorney At Law

Everyone should have a Durable Property Power of Attorney. It enables your agent, be it a loved one, friend or other trustworthy person, to handle your financial affairs for non-trust assets. Notwithstanding its legal validity, financial institutions have been known to create roadblocks when agents try to exercise their powers. We recently learned, for example, that a particular bank branch required all co-agents to sign, in person at that particular branch, even though the individual's Power of Attorney explicitly states that only one agent's signature is necessary. If like many Floridians one or more of your appointed co-agents lives out of state, you can just imagine the inconvenience this requirement would cause!

By no means is this policy true at all financial institutions, nor are we even sure that it will be set in stone at this particular bank branch. But the story illustrates the kinds of difficulties your Attorney-in-Fact may face when trying to transact business on your behalf. It also illustrates why many Floridians establish Living Trusts: A Successor Trustee does not need the authority of a Power of Attorney to manage assets titled in the name of the Trust.

I recommend that you take your Durable Power of Attorney to each of your financial institutions now, before a crisis arises and your family is relying on it. Ask each institution if it will honor the document. If the answer is yes, get that statement in writing, or at least the name of the person making the statement. Leave a copy of the document with the institution. If the answer is no, ask what modifications they require, or inquire if they have their own Durable Power of Attorney form they will honor. In the alternative, you may choose to move your assets to a different financial institution.

Identity Theft Keeps Evolving

According to the Federal Trade Commission, it takes 12 months on average for someone to notice they've been the victim of identity theft. As technology evolves, so do the methods savvy thieves can use to steal your identity. Here, a few digital-age tips to help you protect yourself:

- When using credit or debit cards, PIN numbers, etc., watch for "shoulder surfers" who can photograph this data with a cell phone.
- Before discarding your computer, use a program that scrubs all data from your hard drive, or physically remove the hard drive and destroy it. Do the same with any floppy disks.
- Some experts believe programmed hotel room keys may contain credit card data. To be on the safe side, retain your room key when you check out, and destroy it when you return home.
- Check your credit report for suspicious activity. You are entitled to a free annual report from each of the three reporting services: Equifax: 1-800-685-1111 / www.equifax.com; Transunion: 1-877-322-8228 / www.transunion.com; and Experian: 1-866-200-6060 / www.experian.com.
- Read the information your financial institutions send regarding how they collect and share data. Opt out of having your data shared, or your lack of response may be considered implied consent.

New Long-Term Care Insurance Option

If you can qualify and afford the premiums, private long-term care insurance is one of the best investments you can make to protect your assets. Now, thanks to a new state program that provides additional asset protection, it's an even better one. Under the new Florida Long-Term Care Insurance Partnership Program, policy owners who deplete benefits and then apply for Medicaid are allowed to retain assets over and above the state-mandated maximum and still be eligible for Medicaid benefits. The excess amount the applicant may retain without "spending down" is equal to the dollar value of depleted benefits.

Here's an example: Let's say you purchase a long-term care policy that provides $100,000 in coverage and meets Insurance Partnership requirements. You then enter a nursing home and receive custodial care. After depleting the $100,000 benefit, you apply for Medicaid. Rather than forcing you to spend down to the Florida-mandated maximum asset level to become eligible, the state will allow you to retain $100,000 ***over and above*** the state maximum. Thus, if the state allowable maximum at that time is $2,000 (the current figure), you would be able to retain a total of $102,000 in assets. Of course, you would still have to meet all other eligibility requirements (e.g., income requirements, medical need, etc.).

To participate in the program, you must have a long-term policy that meets Florida Partnership requirements. One requirement is that the policy must include inflation protection if you are 75 or younger at the time of application. No additional premium is required for policies that conform to Partnership requirements. If you have a long-term care insurance policy purchased on or after March 1, 2003, your insurer is required to alert you to your options under the Florida Partnership Program. If you are applying for a policy for the first time, you should strongly consider one that qualifies under the Partnership Program.

Panel Eyes U.S. Long-Term Care

A national commission recently completed a study on the status of long-term care in the U.S. The conclusion: America is not prepared to deal with the long-term needs of a fast-increasing elderly population. Headed by former House Speaker Newt Gingrich and former Nebraska Senator Bob Kerrey, the December 2007 report recommends that the government play a more active role in financing long-term care, and urges the next President to prioritize reforming the long-term care system.

For more information, contact Steve Levine, President of Karp Financial Services at (561) 626-1130 or toll-free at (800) 319-1130. He'll be happy to answer your questions. He can also assist you with the following:

Steven J. Levine

- Reverse mortgages
- Generating more income from your investments
- Annuities -- fixed, indexed and variable
- Life Insurance policies - review existing policies or investigate buying one
- Managing and handling investments
- Reviewing your Investment Portfolio

Kudos & Community

Karp Kommandos! The Karp Law Firm Staff walked to raise money for Alzheimer's research at the 2007 Memory Walks sponsored by the Alzheimer's Association. We're lacing up our sneakers again for the West Palm Beach Memory Walk on March 8. If you'd like to make a donation to the fight against Alzheimer's and help sponsor our team, call the Alzheimer's Association at 800-861-7826. Or donate online by visiting **WWW.MEMORYWALKS.COM** -- click *Palm Beach Walk*, then the *Team Ranking* box, and find *Karp Kommandos*. From there, you can donate or sign up to walk with us -- we'd love to have you!

Attorney Joseph Karp... was named a 2007 Florida Super Lawyer by Law & Politics Magazine, an honor awarded to only 5% of Florida lawyers, based on professional achievement and stellar peer reviews... Contributed to *The Advisors Guide to Medicaid Planning*, published by the American Institute of Certified Public Accountants... Was named a Legacy Fellow by the American Red Cross Greater Palm Beach Area Chapter... Appeared on the *Boomers and Seniors* show on WPSL Radio, hosted by Deanna Fielden.

The Karp Law Firm Team participated in the 2007 Susan G. Komen "Race for the Cure" in West Palm Beach, raising money for breast cancer research. Pictured are (left to right) Office Administrator Audrey Yeager, husband Terry and grandson Adyn; Office Assistant Susan Zwick; Attorney Joseph Karp; Case Manager Deeanna Farrington; and Attorney Genny Bernstein.

Karp Law Firm Office Administrator Audrey Yeager chaired the 2007 Community Challenge Project for the Palm Beach County Chapter of the Association of Legal Administrators. The project raised over $9,000 for the Autism Project of Palm Beach County.

2007 Speaking Engagements for Attorneys included Teachers Retired in Florida, Stroke Support Group, Prosperity Oaks, and The Chateau at Lawnwood. If you would like one of our Elder Law Attorneys to speak to your organization, please contact Deborah Karp at 561-472-6062.

Medicaid Planning Case Managers Deeanna Farrington and Carol Goldberg were on hand for the 2007 Fearless Caregiver Conferences, held in West Palm Beach and Port St. Lucie.

Pre-Nups: Not Romantic, Sometimes Necessary

Whether you've been married fifty years or five fleeting minutes, Florida law gives your spouse certain automatic rights to your assets. If you're just starting out in life with few assets, no expected inheritances and no children, there's little reason for concern. But if you are entering a second marriage, have significant assets, expect an inheritance, have children from a prior marriage or own a home, there are serious issues to consider. A pre-nuptial agreement may be in order. It may sound cynical, but let's

take a clear-eyed look at what your family has to lose if you don't have a prenuptial. Under Florida law, your spouse is entitled to minimum of 30% of your "augmented" estate – i.e., probatable and non-probatable assets. The only way to get around it is to establish a prenuptial agreement in which your spouse-to-be waives his elective share. (A post-nuptial agreement may accomplish the same goal, but obviously it's easier for couples to agree on these issues prior to marriage.)

You may also have cause for concern if homestead property is involved. Let's use the example of Paul and Susan, recent newlyweds, both of whom have children from prior marriages. They live in Susan's home. Under the law, Paul is entitled to a "life estate" in Susan's homestead if she predeceases him. This gives him the lifetime right to live in the home, alone or with his next wife or girlfriend, or to rent the property. It doesn't matter if the home was Susan's prior to their marriage, or if her name alone is on the deed. The law further requires that after Paul passes away, the property must pass equally to all of Susan's children from her first marriage, regardless of her desires. It doesn't matter, for example, if Susan's estate plan provided for just one of her children to receive all of her assets; by law, the house must be divided equally among Susan's children. The only way Susan can ensure that her home passes as she wishes is if she establishes a prenuptial or postnuptial agreement in which Paul waives his homestead rights.

Prenuptial and postnuptial agreements are best prepared by a family law attorney. If you believe such an agreement may be in your best interest, contact us and we will refer you to an attorney who can assist you.

Your "Significant Other"

It's increasingly common for committed couples to live together without benefit of marriage. The partners may be seniors who believe it's not in their best interest to marry, young couples not ready to tie the knot, or same-sex couples who do not have the legal right to marry. In Florida, merely living together does not create a legal relationship. Florida recognizes common law marriage only if the union was established in a jurisdiction that does and has deemed the relationship to be a common law marriage. Without all the legal benefits automatically bestowed by marriage, significant others must rely on formal legal arrangements to protect themselves, their partners and heirs. Some of the issues to be considered include:

- Do you want your significant other to make your medical decisions?
- Do you want your significant other to be able to handle your business affairs for you?
- Do you want to provide for your significant other upon your death? After he/she passes away, do you want any unused assets to return to your own family?
- If you and your significant other reside in your home with your name on the deed, and you become disabled and can no longer reside there, do you want your significant other to have the right to continue to live there? If so, who will bear what portion of the expenses of maintaining the home?

If you have estate planning needs related to protecting yourself, your significant other and your heirs, please contact our office and we can advise you.

Time spent laughing is time spent with the gods. Japanese Proverb

Young, Healthy, Not So Rich? You Still Need To Plan!

Are you young and a proponent of the *Nothing's going to happen to me* philosophy? Well, you're probably right. Even so, an estate plan is an essential safety net that can protect you and the people you love in the unlikely event *Nothing's going to happen to me* turns out to be wrong. Read on for the documents that even a young, healthy, not-so-rich person should create, and why:

DURABLE POWER OF ATTORNEY

Who Will Handle Your Financial Affairs if You Are Unable To Do So?

If you're married, your spouse may have legal authority to manage your jointly titled accounts, but not assets in your name only like your IRA, 403b, or even disability monies that may flow to you if you've been in an accident and a judgment is awarded to you in a lawsuit. Without a Durable Power of Attorney, your spouse may have to go to court to establish a guardianship to gain access to those funds. That's costly, complex, and time-consuming.

If you're single, a Durable Power of Attorney will allow your agent to step in to pay your mortgage, utility bills, etc. Without it, a guardianship may ensue. If no one handles your finances and your incapacity has been temporary -- for example, if you're fortunate enough to leave the hospital after recovering from an auto accident – returning to your former life may include unpleasant complications like foreclosures, repossessed cars, etc.

HEALTH CARE POWER OF ATTORNEY

Who Will Make Your Medical Decisions If You Cannot?

A Health Care Power of Attorney designates who will make your medical decisions. If you don't have one, Florida law designates who will make those decisions. In descending order of priority, they are: A court-appointed guardian; spouse; adult child or majority of adult children "reasonably available for consultation"; parents; adult siblings.

Whether you're married or single, it's not too difficult to envision problems that may arise if you don't have a properly drafted Health Care Power of Attorney. If you're married but planning to divorce, do you really want your soon-to-be ex-spouse to decide your medical fate? If you're single and your parents make the decisions, will they be able to get along with one another or make the decisions you would want? If you're in a second marriage, will your children from your first marriage resent your husband's authority to decide for you? Do the people Florida law states will serve as your health care proxies truly share your views and values about medical treatment?

Your Health Care Power of Attorney should also include language authorizing the release of federally privileged medical information under HIPAA laws so the people you designate can get this information.

Most people want to be delivered from temptation, but would like it to keep in touch.
Robert Orben

LAST WILL AND TESTAMENT

Who Will Inherit Your Assets? Who Will Care For Your Minor Children?

However modest your assets, you probably want certain people and not others to inherit them. You might also be "worth more dead than alive" if you've been in an accident and a lawsuit results in a judgment that flows into your estate. Creating a Will ensures that you, not the state, have the last word about the distribution of your assets.

If you're married, die without a Will and don't have children, Florida law states that your spouse gets your assets. If you have children, all of whom are also your spouse's children, the first $60,000 goes to your spouse and the remainder is split 50-50 between your spouse and children. If any of your children are not your surviving spouse's children, the split is 50-50 between your spouse and children. Can you be sure that Florida's laws reflect your preferences, though? For example, if you're in the process of divorcing, do you really want your soon-to-be ex-spouse to inherit your assets? If you have minor and adult children, do you want the younger children, presumably with greater economic needs, to receive the same amount as their older, more self-sufficient siblings?

If you're single, die without a Will and have children, everything will go to your children. If you have minor children and older children, each child will get the same amount, regardless of their economic needs. If you don't have children, your parents will inherit your assets. These arrangements might not necessarily be your preference. For example, if you've been estranged from your father most of your life, do you really want him and the mother who raised you to share your assets equally? Or for him to get everything if your mother is deceased? If your parents are divorced, and one is wealthy and the other indigent, do you want both to receive equal amounts? If you have a parent collecting Medicaid benefits or other government benefits, he or she may be thrown off the program even with a modest influx of funds from your estate. If your parents aren't alive, your assets will be distributed equally among your siblings, or among the children of any siblings who are deceased. The only way to be sure your assets flow precisely as you wish is to establish a Will.

Whether you're married or single, if you die your child's surviving parent is usually the child's guardian. But what if the other parent is deceased? A Last Will and Testament is the only way to designate who will have physical custody of your child, as well as who will control his funds until he reaches majority age. Although the court will always decide based upon the best interest of the child, your wishes will play a highly influential role in the court's decision.

To establish your "safety net" for yourself and the people you love, contact The Karp Law Firm.

Rebecca Maglio, CPA

Tax Help Available From The Karp Law Firm

Certified Public Accountant Rebecca Maglio is available to assist with your income tax returns. You need not be a Karp Law Firm client to use our accounting services. To schedule an appointment, call Ms. Maglio at (561) 625-1100 in Palm Beach Gardens; (561) 752-4550 in Boynton Beach; (772) 343-8411 in Port St. Lucie; or toll free, (800) 893-9911.

Reminder to Current Clients of The Karp Law Firm

If you are a **current client** of our law firm, please remember to complete the response form enclosed with this newsletter, and return it to us. The form has 2 sides**:**

The Confidentiality Waiver, and **Request for More Information.**

If you are a current client and the response form has been omitted from this newsletter, phone us. We will send you one right away. Call us at (561) 625-1100 in Palm Beach Gardens; (561) 752-4550 in Boynton Beach; (772) 343-8411 in Port St. Lucie; and (800) 893-9911, toll free.

You can easily judge the character of others by how they treat those who can do nothing for them or to them. Malcolm Forbes

This newsletter contains general information. To determine the best options for your particular circumstances, consult with The Karp Law Firm.

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