



## Florida Elder Law & Estate Planning E-Newsletter October 2017

### Message from our Attorneys

We hope everyone got through Hurricane Irma safely and without too much disruption. We were fortunate: Power was quickly restored to all our offices, and computers and phone system were up and running after only two days' closure. We appreciate everyone's patience as we worked to reschedule appointments and handle inquiries amid so much uncertainty.

Wishing you a hurricane-free October. Happy Halloween!

All the best,

*Joseph S. Karp*  
*Genny Bernstein*   *Mark Gotlieb*   *Adele S. Harris*  
*Jonathan D. Karp*   *Chad L. Steskal*   *Rachel G. Zetouni*



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## **Free Workshops**

Our estate planning workshops return this month. These informative events are always free, and require no reservations. Please share the schedule with your relatives, friends and neighbors!

## **Workshop Schedule**

## **Medicare Open Enrollment Period Approaching**

Open Enrollment begins October 15. Between then and December 7, you can change your program options for 2018. It's a good idea to review your choices, even if you've been happy with your current plan.

**Read more**

## **Comedian Jerry Lewis Disinherits Sons**



Comic legend Jerry Lewis kept the world laughing for decades, but for the children of his first marriage, his estate plan was no laughing matter: He cut them out entirely.

**Read more**

## **Could You Become An "Elder Orphan"?**

Growing old in America used to mean being surrounded by family members. Today, many of us enter the golden years without a spouse or children for support. We need to plan accordingly.

[Read more](#)

## **Medicaid Myths Revealed**

Longer life brings with it a greater risk of requiring long-term nursing care, the cost of which can be devastating to the typical family. In this radio interview, Attorney Karp offers advice on how to shoulder the cost, and reveals common misconceptions about qualifying for long-term care Medicaid benefits.

[Listen](#)

## **Considering A Reverse Mortgage? New Rules Apply**



Citing the need to combat its massive deficit, the federally backed reverse mortgage program is instituting new fees and rules. The changes will apply to anyone who applies for a loan beginning October 2.

[Read more](#)

## **IRS Extends Some Deadlines Due to Hurricane**

If you're a Florida resident who has been impacted by Hurricane Irma, you may have more time to file certain taxes. The IRS is also making it easier for people needing disaster relief to take loans from their qualified plans.

[Read more](#)

## **Thank You For Your Referrals!**

Many thanks to everyone who has referred people to our offices. This is truly the greatest compliment we can receive. Please encourage your referrals to mention your name. We want to know who we should thank!

## **The Difference Between SSI and SSDI: Impact on Your Estate Plan**

Supplemental Security Income and Social Security Disability Income are different programs. If you or a loved one receive either type of benefit, you should know how it can impact your estate plan.

[Read more](#)

## **Supplements to Avoid**



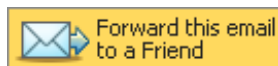
Check the labels on your nutritional supplements: According to a recent article in *Consumer Reports*, many supplements contain ingredients that are definitely not healthy.

[Read more](#)

## **Low, Middle Income Earners Lose Retirement Savings Program**

The MyRA program, established during the Obama Administration to help low- to middle-income workers without workplace plans save for retirement, has been discontinued. Program participants must now decide what to do with their savings.

[Read more](#)



Trusts, Estates, Elder Law, Estate Litigation

2875 PGA Blvd., Suite 100, Palm Beach Gardens, FL 33410  
(561) 625-1100

2500 Quantum Lakes Dr., Suite 203, Boynton Beach, FL 33426  
(561) 752-4550

1100 SW St. Lucie West Blvd., Suite 103, Port St. Lucie, FL 34986  
(772) 343-8411

Toll Free (800) 893-9911 Email: [klf@karplaw.com](mailto:klf@karplaw.com) Web: [www.karplaw.com](http://www.karplaw.com)

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