

Florida Elder Law & Estate Planning E-Newsletter May 2017

 Forward to a Friend

Message from our Attorneys



Remember -
our fallen heroes.
They are the reason
that we are free.

Memorial Day, May 29, is devoted to honoring those who made the ultimate sacrifice for our nation. The tradition began in the late 19th century as "Decoration Day," when families decorated the graves of soldiers lost in the Civil War. It wasn't until 1971 that the day became known officially as Memorial Day. Please join us this month in remembering all our veteran heroes, living and gone.

Have a wonderful May and a great Mother's Day, too!

All the best,



Joseph S. Karp



Genny Bernstein



Mark A. Gotlieb



Adele S. Harris



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Free Workshops

Attend one of our free workshops and learn how to preserve your assets, protect your independence, and provide for your loved ones. Please share the schedule with your friends and neighbors, too! (Workshops return in June.)

[Workshop Schedule](#)

On The Way: More Protection from Financial Exploitation



Financial Institutions are often the first line of defense against financial exploitation of the elderly. Starting in 2018, a new policy from the Financial Industry National Regulatory Authority will help beef up protections for senior customers.

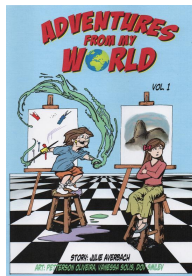
[Read more](#)

Penn Treaty Goes Under: What Does It Mean For You?

Ailing long-term care insurance company Penn Treaty is no more, but fortunately, policyholders still have some protections. Today's insurance carriers have learned from the mistakes of the many failed ones, and now offer more secure options if you want to protect your family from long-term care expenses.

[Read more](#)

Siblings of Special Needs Kids: Don't Forget Me!



A sibling of a special needs child can feel like a second-class citizen compared to the needier brother or sister. One teenager in this situation has authored a comic book to help others.

[Read more](#)

Reminder: Lock In Savings, Get Your National Park Pass Now

We reported in January that the price of a lifetime senior pass to U.S. national parks will increase to \$80 this year. If you are 62 or older and want to take advantage by mail of the current \$20 fee, you should act soon. The pass provides access to all national parks and monuments as well as to more than 2,000 recreation sites managed by other federal agencies.

[Access the application here](#)

Will Your End-of-Life Wishes Be Respected?

As modern medicine's power to extend life has increased, so has Americans' resolve to control their final journey. Advance directives are essential, but even then, you have to go the extra mile to ensure your

health care providers comply with your final wishes.

[Read more](#)

You Probably Shouldn't Co-Sign That Student Loan

The majority of today's college students rely on loans to finance their education. You want to help your child, of course, but co-signing a student loan is perilous and generally should be avoided.

[Learn more](#)

Goodbye to the Ultimate New Yorker



Dyed-in-the-wool New Yorker Jimmy Breslin passed away in March at age 88. The brash journalist racked up plenty of professional kudos and celebrity, but apparently, not much in the way of material wealth. And that was probably okay with him.

[Read more](#)

Boomerang SENIORS?

We've all heard of boomerang Gen-Xers and Millennials. But boomerang seniors? Yes, they are out there - and their numbers are increasing.

[Read more](#)

Request A Speaker

Our attorneys are available to make presentations tailored to your organization's needs. To request a speaker, contact Debbie Karp [here](#) or call 561-472-6062.

How To Make Sure Your Heirs Use Your IRA Wisely



It's estimated that 85% of non-spouses who inherit an IRA outright will deplete it within just six months. Here is a way you can make sure your heir doesn't throw away the benefits of your IRA's tax-deferred growth.

[Read more](#)

Need A Referral?

If you have a legal issue our firm does not handle, call us anyway. We are your law firm! We can often give you general advice, or provide you with a name or names of legal professionals we consider to be competent and trustworthy. Contact us [here](#) or call 561-625-1100.

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