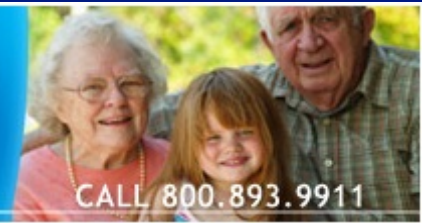




THE
KARP LAW FIRM
eNewsletter



Florida Elder Law & Estate Planning E-Newsletter November 2017

Message from our Attorneys



Mornings will be brighter beginning November 5, when we return to standard time. Don't forget to set your clocks back one hour. On November 11, Veterans Day, we will honor those who have served in the military. (Find out about [V.A. benefits for long-term care](#) that are available for qualifying veterans.)

Wishing everyone a healthy, happy and bountiful Thanksgiving.

All the best,

Joseph S. Karp

Genny Bernstein Adele S. Harris Jonathan D. Karp

Chad L. Steskal Rachel G. Zetouni



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Free Workshops

Please join us - and invite your friends and neighbors - to attend one of our November estate planning workshops. You don't need reservations!

Workshop Schedule

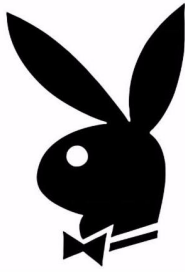
Social Security Benefits Up 2% In 2018

Retirees will get a 2% increase in Social Security benefits in 2018. Don't spend it all in one place, though: It is widely expected that higher Medicare B premiums will gobble up the difference for most people.

Read more

Hef's Shrewd Estate Planning

Changing sensibilities left the Playboy Empire greatly diminished in recent years, but its founder,



and media mogul Hugh Hefner, made sure his estate planning kept up with the times. So should yours.

[Read more](#)

Federal Estate Tax Exemption, Annual Exclusion Increase

The federal estate tax, under seemingly endless debate in Washington, remains the law of the land for now. Effective January 1, the lifetime exemption will increase. So will the annual estate and gift tax exclusion.

[Read more](#)

Adult Children With Credit Problems?

How can you provide for children in your estate plan if creditors are ready to pounce on whatever you leave them? Here are some possible solutions.

[Read more](#)

How Can An Ombudsman Help?



Nursing home residents don't give up their legal rights when they move to a facility. In fact, they get additional special rights. If you or your loved one believe your rights are being violated, a long-term care ombudsman can help.

[Read more](#)

Karp's Kommandos On The March

Our firm's attorneys, staff and families took to the pavement for this

year's Walks to End Alzheimer's, held in Jensen Beach and West Palm Beach.

[Photos](#)

401k Contribution Cap Increasing in 2018

The limit on the annual contribution to a workplace-sponsored retirement plan has just increased, from \$18,000 to \$18,500. Limits on contributions to IRA's have not changed. (Although Congress has been talking about future reductions on contribution caps, at this point it's just talk.)

[Read more](#)

Thank You For Your Referrals

We remain grateful for your confidence in us and appreciate all your referrals. As always, please encourage those you send us to mention your name, so that we can thank you. You are the heart and soul of our firm!

Felines Inherit Cash, Care



Our attorneys often help clients include pets in their estate plans. Bronx resident Ellen Frey-Router is the latest person whose bequest to her pets made national headlines.

[Read more](#)

Nursing Home Costs Up Sharply

Genworth Financial's 2017 long-term care survey reflects sharp increases in the cost of nursing home care. Unless you're very rich or very poor, getting ready to meet the challenge of those costs should be on your radar. Our elder law attorneys can help you plan.

[Read more](#)

How To Stay Safe When Shopping Online

With the holidays approaching, many of us will avoid brick-and-mortar stores in favor of online shopping. Here are some tips from *USA Today* to keep your identity and your wallet secure while you are online.

[Read more](#)



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