



## Florida Elder Law & Estate Planning E-Newsletter September 2016

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### Message from our Attorneys

Over half a million Floridians currently live with Alzheimer's Disease, and the number is rapidly rising. At our law firm, we see the enormous toll this unrelenting condition takes on patients and their families. To support research efforts to find a cure, our law firm is participating in the "Walk to End Alzheimer's" fundraisers this fall. If you'd like to join our team and/or make a contribution to the cause, [click here for the Jensen Beach walk on October 1](#) and [click here for the West Palm Beach walk on October 8](#). A future without Alzheimer's can't come too soon!

All the best,

Joseph S. Karp



Genny Bernstein



Adele S. Harris



Chad Steskal



Rachel Zetouni



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## Free workshops

Whether you are a longtime Floridian, a recent one, or just thinking of becoming one, you'll discover a wealth of valuable information at our Florida estate planning workshop. Attend one of these free sessions in September to learn how you can protect your independence, your family, and your assets.

### [Workshop Schedule](#)

## The \$14,000 maximum doesn't matter (for most)

Many people continue to believe they are heading for an inevitable tax hit if they give someone in excess of the annual exclusion. Not so: for the majority of people, there are no tax consequences.

[Read more](#)

## SNAFU at Social Security



Locked out of your online Social Security account last month? Many people were, the result of an extra log-in step that took users by surprise. Facing a barrage of complaints, the agency is again allowing you to log in to the website

as you did before.

[Read more](#)

## Only 2 Florida hospitals get top marks from feds

Over objections from the hospital industry alleging serious flaws in

the ranking system, The Centers for Medicare and Medicaid Services recently released its "five-star" ratings for hospitals nationwide. Only two Florida hospitals snagged highest marks.

[Read more](#)

### **Florida Supreme Court ruling on homestead sale proceeds**

Homeowners with creditor issues looking to downsize to save money sometimes remain stuck in their current homes, fearful the sale proceeds will be vulnerable to creditors. If this describes your situation, here's some good news from the Florida Supreme Court.

[Read more](#)

### **Congratulations to Rachel Goldstein Zetouni**



Attorney Rachel Zetouni of The Karp Law Firm is the fourth attorney at our firm to be certified as an Accredited Attorney by the Department of Veterans Affairs!

[Read more](#)

### **Don't let your long-term care policy lapse**

Qualifying for a long-term care insurance policy can be difficult. Replacing one that has lapsed, even more so. Policyholders should take extra care to ensure they do not overlook paying the premiums.

[Read more](#)

### **Avoiding mosquito bites**

The Zika virus is a threat primarily to women of childbearing age, and most people who get it will suffer no ill effects. However, adults with chronic illnesses or compromised immune systems should take special care to avoid mosquito bites. While we wait for colder weather to kill off the mosquitoes or make them dormant, here are some tips on avoiding bites from the [Centers for Disease Control](#). Also check out [insect repellent ratings](#).

## Finally, Florida eases fiduciaries' access to digital assets



The Florida legislature has passed a law making it easier for you to authorize your trustees, personal representatives and other fiduciaries to access your digital assets if you become disabled or when you pass away.

[Read more](#)

## Attorney Karp on the radio

Attorney Joseph Karp will be a guest on Anita Finley's popular STARS radio show on Saturday, September 3 from 7:30 a.m. to 8 a.m. You can listen live [here](#).

## DEA: Medical marijuana to remain illegal

We told you last month about Florida Amendment 2, which will appear on the November ballot and seeks to loosen restrictions on medical marijuana. However, the federal government seems to be going in the opposite direction; it has decided to keep marijuana classified as a Schedule I drug.

[Read update](#)

## Co-signing a student loan? Look before you leap



Of course you want to help your children and grandchildren get an education. But co-signing a loved one's student loan may end up with YOU getting an education - and not in a good way. *The NY Times* examines what you should consider before signing your name.

[Read more](#)

## Decedent's dachshund takes her case to court

Your personal representative is legally bound to follow the instructions in your will. In this case out of New York, a personal representative is accused of failing to meet her obligations to one special beneficiary - the decedent's dog, Winnie the Pooh.

[Read more](#)

## Please keep us updated

Another reminder to alert us when there are any changes in your contact information, so you can be sure to continue to receive our annual newsletter, monthly newsletters and other communications. It's easy to keep us updated: Just send an email to [updatemyinfo@karplaw.com](mailto:updatemyinfo@karplaw.com)



The Karp Law Firm, P.A.  
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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