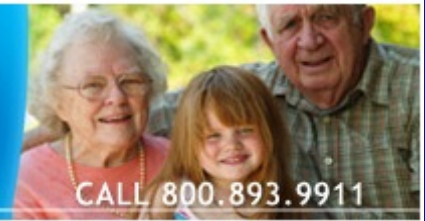




THE  
KARP LAW FIRM  
eNewsletter



## Florida Elder Law & Estate Planning E-Newsletter April 2018

### Message from our Attorneys



April 17 is your tax deadline. The time is short but our firm's Certified Public Accountant, Rebecca Maglio, may still be able to give you a hand! Call her at 561-472-6066 or email her [here](#).

All the best,  
*The Attorneys and Staff of The Karp Law Firm*



Visit Our Website

### In This Issue:

[Free Workshops](#)

[Estate Plan Vital, Even Without A Princely Fortune](#)

[Setback for Proposed Retirement Account Fiduciary Rule](#)

[Two Popular Medigap Plans Closing To New Enrollment](#)

[Audit Finds Social Security Underpaying Many Widowed Spouses](#)

[Thank You to Our Readers For Making Us "All Stars"](#)

[Attorney Joseph Karp At Military Officers Association](#)

[Your Signature No Longer Needed For Charge Purchases](#)

[Health Care Surrogate: Two Heads Not Better Than One](#)

[Will The New Tax Law Reduce Your Clutter?](#)

[Elder Law Radio](#)

[Nominate An Outstanding Senior Volunteer](#)

### Quick Links:

[Website](#)

[Blog](#)

[Free Workshops](#)

[Elder Law Radio](#)

[Palm Beach Post Legal Column](#)

[Facebook](#)

[Twitter - Florida Estate Planning](#)

[Twitter - Florida Elder Law](#)

[Contact Us](#)

---

## **Free Workshops**

We will be holding another series of estate planning/long-term care planning workshops in April. You don't need a reservation. We offer a wealth of information for every Floridian!

## **Workshop Schedule**

---

## **Estate Plan Vital, Even Without A Princely Fortune**



Rock icon Prince passed away without an estate plan in 2016, igniting a bitter family conflict over his multi-million-dollar estate. Even those of us without millions can learn a great deal from Prince's mistake.

**[Read more](#)**

---

## **Setback for Proposed Retirement Account Fiduciary Rule**

Unless the Department of Labor successfully appeals, the fiduciary rule introduced by the Obama administration is a no-go. A federal appeals court recently vacated the rule that would require retirement account advisors to make recommendations based solely on the best interest of the client.

**[Read more](#)**

---

## Two Popular Medigap Plans Closing To New Enrollment

Beginning in 2020, Medigap Plans C and F will not accept new enrollees. But if you signed up before then, you'll be allowed to keep your coverage. Should you enroll while you still can?

[Read more](#)

---

## Audit Finds Social Security Underpaying Many Widowed Spouses

Many widowed spouses are not collecting as much in Social Security benefits as they could, according to a recent audit. The reason: incomplete advice from Social Security staff. This is another demonstration of why it's vital to educate yourself about the ins and outs of your benefits!

[Read more](#)

---

## Thank You To Our Readers For Making Us "All Stars"



Our law firm has received Constant Contact's All Star Award, reflecting your high level of engagement with this monthly newsletter. If you know of someone who would enjoy reading these monthly bulletins, forward them this link to sign up:

[\*Newsletter signup link.\*](#)

---

## Attorney Joseph Karp at Military Officers Association

Attorney Joseph Karp had the honor of speaking to members of the Military Officers Association of America, Palm Beach Area Chapter.

[More and photo](#)

---

## **Your Signature No Longer Needed For Charge Purchases**

Effective April 1, 2018, the four major credit card companies are no longer requiring customers to sign for purchases at point of sale if they are using the more secure "chip" (EMV) cards. Merchants still have the right to request your signature, however. Restaurants and other personal service providers will likely continue asking for signatures, so that customers can add tips to the total bill.

### **[More information](#)**

---

## **Health Care Surrogate: Two Heads Not Better Than One**

They say that two heads are better than one. But when it comes to naming someone to make your health care decisions, that may not be the case.

### **[Read more](#)**

---

## **Will The New Tax Law Reduce Your Clutter?**



As a result of the new tax law, fewer people will be itemizing deductions. How does this impact on the paperwork you can throw away? What do you still need to keep? Some advice from *The New York Times*.

### **[Read More](#)**

---

## **Elder Law Radio**

Attorney Joseph Karp's next radio interview is scheduled for Saturday, April 21 from 7:30 am to 8:00 am. Check out our **[webpage](#)** to find out how to listen live and to listen to past shows.

---

## Nominate An Outstanding Senior Volunteer

The Karp Law Firm is proud to be one of the sponsors of the 26th Annual Prime Time Awards Breakfast. Scheduled for May 24, the event honors outstanding senior volunteers who have gone "above and beyond." Nominations are accepted through April 20.

### [Download Nomination Form](#)

---



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)

STAY CONNECTED:

