



## Florida Estate Planning & Elder Law E-Newsletter October 2019

We have been lucky so far, but please remember that hurricane season is still with us. What recently occurred in The Bahamas and in Houston are sad reminders of the damage hurricanes can inflict. Just a few more weeks of hurricane season and we can all begin enjoying Florida's glorious winter weather, without worry.

We will also begin welcoming back our Snowbirds. If you are a client returning to Florida and you are due for your free three-year review consultation, or if there are other matters you must discuss with us, please be sure to schedule your consultation well in advance. This way we can be sure to accommodate you and have sufficient time to complete any necessary work before you return north.

All the best,  
The Attorneys & Staff of The Karp Law Firm



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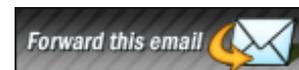
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## **Free Workshops**

Our estate planning and Medicaid workshops return in mid-October. Join us then to hear about how you can protect your assets from nursing home costs, how to pass your assets to your loved ones as efficiently and cost-effectively as possible, and much more. There is no obligation. Plus, if we think we can help you, you will be entitled to a free consultation with one of our attorneys. Check out the schedule!

[Schedule](#)

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## **Bully or Benefactor?**

Attaching strings to an inheritance can encourage loved ones to accomplish worthwhile goals. But some conditional requests can be so burdensome that your loved may end up remembering you as more of a bully than a benefactor.

[Read more](#)

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## **Open Enrollment: New Plan Finder Makes Debut**



Medicare Open Enrollment begins October 15 and ends December 7. During this period you can choose a new Advantage plan and/or Medicare Part D plan. A new plan finder has been introduced this year. While intended to make plan shopping easier, it has received mixed reviews.

[Read more](#)

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## **Blue Water Vets Victorious, But Wait Continues**

After decades of political setbacks, legislation was passed in June that finally gave Blue Water Vietnam Veterans access to Agent Orange

disability benefits. Unfortunately, ailing veterans are still waiting. The V.A. says it will not begin making decisions on their claims until Jan. 1, 2020.

[Read more](#)

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## Changes in Florida 529 College Savings Plan

According to a study from the National Center for Education Statistics, the average cost of an in-state, public 4-year university was \$24,320 in 2017-2018. Parents who are preparing for this expense with a Florida 529 college savings plan, or are considering one, should be aware of some changes in the program's fees and investment choices.

[Read more](#)

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## Walk To End Alzheimer's

On October 19 our firm's attorneys and staff will join the Walk to End Alzheimer's, the world's biggest fund raiser for Alzheimer's support, care and research. Please consider helping sponsor Karp's Kommandos, or even consider walking with us! Find out about sponsoring or joining our team [here](#).

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## How To Mess Up Your Estate Plan: Leave Room For Interpretation

When it comes to art, open-ended is fine: everyone is entitled to their own opinions. Not so in the estate planning universe, where even a whiff of ambiguity can derail your intentions. Here's another case in which a poorly worded document sparked a legal battle.

[Read more](#)

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## Moving To Be Close To Your Kids? Talk First.



Thinking about moving to be close to your adult children? It could be a dream come true. But maybe not. Before you pack up, you and your adult children should talk honestly about everyone's expectations.

[Read more](#)

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## **New Rule Improves Condo Owners' Access to Reverse Mortgages**

HUD has just relaxed restrictions that prevented many condo owners from qualifying for FHA-backed (HECM) reverse mortgages. Remember, though, reverse mortgages can be tricky, so always do your homework and take a "look before you leap" approach.

[Read more](#)

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## **Elder Law Radio**

Attorney Joseph Karp's next appearance on Anita Finley's radio show is Saturday, October 12 at 7:30 a.m. To find out how to tune in, and to listen to archived shows, click [here](#).

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## **New Rules Of The Road For Handheld Devices**

Starting October 1, you may not use a handheld wireless device while driving through a school zone, school crossing, or active construction area. You can be pulled over for the infraction. For now, only warnings will be issued.

[Read more](#)

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

Our attorneys and staff are always grateful for your referrals to our office. Please urge your referrals to mention your name, so we know who to thank!

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