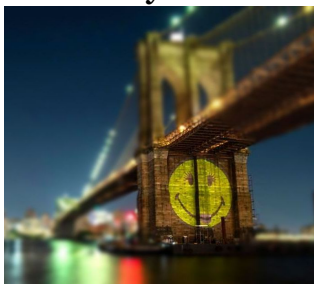


Florida Estate Planning & Elder Law E-Newsletter August 2020

As this newsletter is written, a weakened Tropical Storm Isaias is departing our area. There will be more storms, of course, and odds are some won't be so tame. It's always important to prepare in advance, but in the midst of this pandemic, even more so. Check out the [pandemic-specific guidelines for hurricanes](#) from the Centers for Disease Control.

We're all wondering when this will end. Health fears abound. Some are worrying about finances, or suffering from acute loneliness. This advice from the Dalai Lama may be the simplest, the best, and perhaps the only advice for this stressful time:



Choose to be optimistic, it feels better. In keeping with that advice, an encouraging smiley face appeared on the Brooklyn Bridge last week. The prior

week, it was projected on the House of Commons.

Our lawyers and staff are keeping our smiley faces on as we wait this out with you. Our law firm is fully operational and can assist longtime clients and new clients alike. Call us if you need us. Stay safe, and know that we are thinking of you!



[Visit Our Website](#)



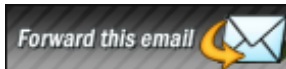
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All the best,
*The Attorneys & Staff of The Karp Law
Firm*

WATCH HOW WE KEEP YOUR CONSULTATION AND SIGNING SAFE!

The pandemic has made many people eager to get their estate plans in order. At the same time, many people are understandably wary about stepping inside a lawyer's office, or any office. Fortunately, The Karp Law Firm has the solution. Watch the video that explains how we keep our clients safe.

Video

Forward this newsletter!



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Will your child's spouse end up with your inheritance?



If the old adage is true that blood is thicker than water, you probably want assets you leave behind to primarily benefit your child and grandchildren, not your daughter- or son-in-law. Or even more unthinkable, an in-law's possible *new* spouse. An Inheritance Trust can

offer you peace of mind.

[Learn more](#)

Spouse's income can be supplemented with Medicaid recipient's income

A nursing home resident on Medicaid may share some of his/her income with the well spouse - if the well spouse's income falls below a certain level. That figure, called the Minimum Monthly Maintenance Needs Allowance (MMMNA), has just been adjusted.

[Learn more](#)

Be alert to contact tracing scams

There's a scam for everything. Lately, fraudsters posing as coronavirus "contact tracers" have been sending texts to potential victims, requesting they click on texted links.

[Learn more](#)

Joseph Karp recognized as 2020 Super Lawyer



Congratulations to Attorney Joseph Karp, again receiving Thomson Reuters' Super Lawyer designation. Based on peer recognition and experience, the honor is given to no more than 5% of Florida lawyers. Our lawyers and staff are fortunate to work with such an outstanding professional.

No excuse - the dog really did eat her estate plan!

Keep your original will (and all your original estate planning documents) safe from floods, fire, theft... and the dog! If Fido or anything else destroys your original, the court may not permit even a faithful photocopy to be probated. If that happens, state law will determine who gets your hard-earned assets.

[Read more](#)

Greyhounds looking for homes

And speaking of dogs... Greyhound racing ends in Florida on Dec. 31. Retired racers are looking for forever homes. Believe it or not, once off the track, greyhounds are cuddly couch potatoes.

[Information](#) (scroll to the bottom of the page)

Protecting your minor child: 5 estate planning tips for parents

These days, no one can assume that they are immune to illness... or worse. If you have minor children, you will surely want to put an estate plan in place that will protect them and safeguard any monies they receive.

[Read more](#)

Know the privacy risks of DNA home testing kits



Besides filling in gaps in your family tree, today's popular DNA tests can alert you to potential health problems. Florida's Genetic Privacy Law, effective July 1, prohibits long-term care insurers, life insurers and disability insurers from using DNA data for underwriting purposes. Federal law already prohibits health insurers from doing so. Notwithstanding, your genetic data is still not fully secure, says *Consumer Reports*.

[Read more](#)

Back-To-School sales tax holiday starts soon

The opening of Florida public schools remains bedeviled by uncertainty, but the the state's back-to-school sales tax holiday is still a go for August 7 - 9.

[More information](#)

Tax season's over. What records should you retain?

The July 15 tax deadline is now in the rearview mirror. *Kiplingers* provides a handy checklist of items that should be saved or discarded. However, be aware that some records, while unnecessary for tax purposes, may be important to have if you ever apply for Medicaid. Check out these links:

[Kiplingers checklist](#)

[List of documents needed to apply for Medicaid](#)

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!

Forward this newsletter!



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