

# Florida Estate Planning & Elder Law E-Newsletter April 2021



The first Earth Day was April 22, 1970. The movement has grown into a juggernaut as we've come to appreciate that there is only one

earth - and a fragile one at that. Now, 51 years later, the organizers of this year's Earth Day have 51 suggestions for how each of preserve this precious planet.

Here at Planet Karp Law Firm, we are feeling cautiously optimistic about returning to in-person consultations. We will revisit the issue over the next few months. There is plenty of positive news out there, but the CDC is still urging caution. For now, we will continue with outdoor signings and with video and phone conferences. Clients have found virtual appointments to be so convenient and effective that we suspect many will stick with that format even after the pandemic ends! Stay tuned.

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









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### **Taxpayers Get An Extra Month To File**

The Internal Revenue Service has pushed back the filing deadline for individual taxpayers to May 17, 2021. The additional month should help taxpayers coping with pandemic-related circumstances and a slew of complexities created by the 2021 American Rescue Plan Act. If you need assistance with your taxes, contact Certified Public Accountant Rebecca Maglio. She can be reached at (561) 472-6066 or email her at <a href="maglio@karplaw.com">maglio@karplaw.com</a>.

Read more about the new deadline date

#### 5 Perils of POD Accounts You May Not Know About

Payable on Death Accounts can be a useful option if you want to spare your family the hassle of probate. But don't let their simplicity fool you: they have their downsides, too.

Read more

#### **How To Choose A Guardian For Your Minor Children**

If you have young children, it is difficult to imagine not being around to raise them to adulthood. Nonetheless, it is



important to name a legal guardian to care for them should the unthinkable happen. A guardian must be named in your will. Here are issues to consider as you make this very important decision. **Read more** 

### Don't Let Your Stimulus Check Endanger Your Medicaid Benefits

If you are on Medicaid or other federal benefits, a stimulus check could jeopardize your benefits. Take these steps to make sure that doesn't happen.

Learn more

#### **Vaccination Cards and Social Media Don't Mix!**

After finally getting vaccinated, some are sharing their glee by posting their vaccination cards online. This is definitely not the way to celebrate!

Learn more

# What Are The FDIC Rules For A Living Trust Account?



It is reassuring to know that the FDIC will protect your money if your bank fails. But for accounts titled in the name of a living trust, the rules governing FDIC coverage are a little more complex. You may need to take extra steps to ensure all your funds are fully insured.

#### Call Us For Any Legal Matter... We Are Your Law Firm!

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Please get in touch with us for all your legal matters, even those our office does not handle. We know many excellent attorneys in the community and will do our best to direct you to someone who can assist. Call (561) 625-1100 or **email us.** 

## "Social Security" Scams And Spoofs

Here's a new twist on an old scam: Impostors posing as

representatives from the Social Security Administration will phone, then "prove" their identify by texting you a photo of their official badge. And don't be fooled if caller ID reflects the real Social Security Administration phone number, 800-772-1213: Clever scammers can also spoof that.

**How to protect yourself** 

### Never Too Soon To Get Your Health Care Planning In Order



The Covid pandemic has increased everyone's awareness of the importance of advance health care planning. With Health Care Decisions Day on April 16, make sure you have the necessary arrangements to get the care you want, and avoid the care you don't want.

**Read more** 

### You Can Visit Nursing Home Residents Again, With Precautions

After a year of lockdown and millions of vaccinations administered, you can now visit your loved one in a nursing home. However, CDC guidelines still apply: meeting in outdoor areas; masking up; social distancing; and additional requirements for certain situations.

Read revised visitation rules

#### **Update On Vaccine Eligibility In Florida**

Beginning April 5, Floridians age 16 years and older are eligible to receive the Pfizer vaccine. Those 18 and older are eligible for the Moderna vaccine. Additionally, if you or a loved one is homebound, you may request an at-home vaccination appointment by calling 866-779-6121, or by emailing <a href="mailto:HomeBoundVaccine@em.MyFlorida.com">HomeBoundVaccine@em.MyFlorida.com</a> **More information** 

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

Our firm's attorneys are honored to be entrusted to help you with your legal concerns. It is no less an honor when you recommend us to your friends, relatives and neighbors. We appreciate your confidence!



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