



## FLORIDA ESTATE PLANNING & ELDER LAW



November 2022



As Thanksgiving approaches we give thanks to you, our clients and colleagues. Our attorneys and staff cherish the trust you place in us. We will always work hard to earn it, and keep it.

Wishing everyone a Thanksgiving holiday of gratitude and peace.

*The Attorneys & Staff of The Karp Law Firm*

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## How Joint Home Ownership Impacts Your Estate Plan



Many people own their homes as joint tenants with spouses or others. Several types of joint tenancy exist. Each can affect your vulnerability to creditors, homestead protections, and how property is passed to heirs. Read about the different types.

[Read more](#)

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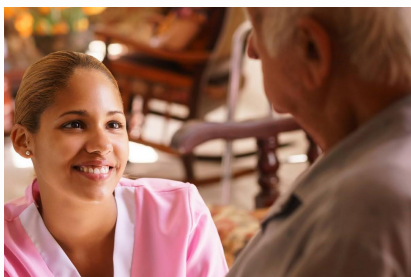
## 2023 COLA Announced

After months of speculation we have the final word: Social Security benefits will increase by 8.7% next year, putting about \$140 more in the pocket of the average retiree. This the largest cost of living adjustment in 40 years.

[Read more](#)

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## Your Home Care Questions, Answered



Have questions about how to find good home care for your loved one? Get answers when our attorneys turn the tables on radio interviewer and senior advocate Scott Greenberg. Scott, also president of ComForCare, a highly regarded local home health agency, will fill us in on what to look for in an aide;

rules for hours and salary; and the very important difference between a home health agency and nurse registry. Tune in to *Oh My God I'm Getting Older And So Is My Mom* on Monday, Nov. 14 at 6 p.m. on Oldies 95.9 AM and 106.9 FM. You can also listen live [here](#). (Click on the "Listen Live" button top right).

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## Older Student Loan Borrowers May Get Relief Under New Program

Did you know that people age 60 and over are the fastest-growing group of student loan borrowers? If this is your situation, saving for retirement

may not be feasible. The Administration's recently introduced federal loan forgiveness program may provide some relief for certain older borrowers, if it survives court challenges.

[Read more](#)

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## Gift Tax And Estate Tax Changes Coming in 2023



Both the lifetime estate tax exemption and the annual gift tax exclusion will increase in 2023. For families with significant wealth, this means additional opportunities to transfer tax-free money to beneficiaries.

[Learn more](#)

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## We're Accepting Speaking Invitations

Our attorneys are once again accepting invitations for speaking engagements. To request a speaker for your civic, social or community group, contact Debbie Karp at (561) 472-6062.

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## Time For Best Of The Best Nominations



It's nomination time for the 2023 Palm Beach Post *Best of The Best* competition! The Karp Law Firm was chosen as the BEST SENIOR LAW FIRM in 2021 and 2022, and would appreciate your nomination this year. (Finalists are selected based on number of nominations.) If you'd like to nominate us, [click here](#). Scroll down to SENIOR LAW and click the "nominate" button. Thanks!

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## OTC Hearing Aids: Look Before You Leap

Over-the counter hearing aids may now be purchased without a medical prescription. Consulting an audiologist may still be prudent for some people, but if you have mild/moderate hearing loss, an over-the-counter device may serve your needs and and save you thousands. Here are the questions to ask when shopping.

[Learn more](#)

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## 7 Mistakes To Avoid When Planning for Your Special

## Needs Child



If you are the parent of a child with special needs, you know it is vital to plan for their future, and to get it right. Here are 7 planning mistakes to avoid.

[Read more](#)

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## Fall Back on November 6!

A reminder that Daylight Saving Time ends on Sunday, November 6 at 2 a.m. Be sure to turn your clocks **BACK** by one hour!

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## Veterans Day Nov. 11, Operation Homecoming Nov. 5



On Veterans Day, November 11, we honor all those who have served in the military. The week prior, on November 5, Southeast Florida Honor Flights will take a group of these heroes on a day tour of the Washington, D.C. war memorials commemorating their sacrifice. Come to

Operation Homecoming at the Palm Beach airport when they return to give them a hero's welcome!

[Learn more](#)

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## KLF Sponsors Thanksgiving Raffle

We are again sponsoring the North Palm Beach Library's Thanksgiving raffle. Tickets are \$1 each, or 6 for \$5, and give you the chance to win a \$100 Publix gift card. Tickets can be purchased at the library, 303 Anchorage Drive. Proceeds benefits Friends of the Library. The winner will be drawn November 18.

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## Contact Us For All Your Legal Needs!

We urge you to contact The Karp Law Firm for all your legal needs. If your issue is one our firm does not handle, we will do our best to direct you to someone who can help. Call (561) 625-1100 or email us at [kf@karplaw.com](mailto:kf@karplaw.com)

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FORWARD NEWSLETTER TO A FRIEND

The Karp Law Firm, P.A. | 2875 PGA Blvd., Palm Beach Gardens, FL 33410, 2500 Quantum Lakes Blvd., Boynton Beach, FL 33426, 1860 SW Fountainview Blvd., Port St. Lucie, FL 34986, Palm Beach Gardens, FL 33410 (561) 625-1100

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