



THE
KARP LAW FIRM
eNewsletter

FLORIDA ESTATE PLANNING & ELDER LAW



November 2023

We are thankful for
our clients, colleagues, friends.

Happy Thanksgiving

From Everyone At The Karp Law Firm



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Social Security, Medicare Release 2024 Figures



The official numbers have arrived. As predicted, next year's Social Security cost of living adjustment will be far less than this year's, reflecting easing inflation. The Centers for Medicare and Medicaid Services also released the Part B premium for 2024. It increased, but less than many feared.

[Read more](#)

Why The Waiting Room?

Clients frequently come to our office accompanied by an adult child or other loved one, requesting that he/she participate in the consultation. We welcome their participation. However, we must meet with the client first, privately. This protects you, your loved one, your other beneficiaries, and the integrity of your plan. Read "*Why The Waiting Room*" for a full explanation.

[Read more](#)

Remember To Set Your Clock Back



Daylight Saving Time ends Sunday, Nov. 5 at 2 a.m. Remember to set your clocks back by one hour. Most people do this before they go to bed on Saturday night. Enjoy your extra hour of sleep!

If You've Been Scammed (Or Suspect You Were)

In 2021, over 90,000 Americans 65 and older were defrauded to the collective tune of \$1.7 billion. The media does a good job of warning the public about the unstoppable flow of new scams. But do you know what to do if you have been victimized, or think you have been? Advice from the Federal Trade Commission.

[Read more](#)

Coordinate Your Life Insurance and Estate Plan



Should you name your living trust as beneficiary of your life insurance policy? Can your beneficiaries' creditors make a claim on their payout? Are the proceeds subject to income or estate tax? Read our answers to frequently

asked questions about coordinating your life insurance with your estate plan.

[Read more](#)

Stock Up on Stamps

In this age of digital communication, we rely on the U.S. Postal Service far less than in years past. The volume of first-class mail has fallen by 51% since 2006! But old-fashioned postage stamps are still with us, still needed - and still going up in price. If a new proposal is approved, the price of a first-class stamp will rise from 66 cents to 68 cents effective January 21. Think about stocking up on Forever Stamps before then, especially if you rely heavily on "snail mail."

V.A. Pension vs. Compensation



Veterans Day is November 11. Hats off to our heroes - we owe them a deep debt of gratitude. A variety of benefits are available to certain veterans, including *V.A. Improved Pension with Aid and Attendance*, which helps older veterans

who need assistance with the tasks of daily living. Unfortunately, many veterans and their families never take advantage of the program because they don't know it exists, or because they confuse it with Disability Compensation. We explain the differences and eligibility criteria.

[Learn more](#)

Chasin' a Dream



Client Intake Coordinator Sandra Jantzen participated in the recent "Trashy Tutu" coastline clean-up and costume party. That's Sandra in the photo! The event raised funds for *Chasin' a Dream*, a charity supporting families who have children coping with life-threatening illnesses.

[More About Chasin' A Dream](#)

Skip the Drive: Brightline Now Pulls Into Orlando

Parents and grandparents, now you can avoid the traffic when you take the kids to the theme parks: Brightline has added high-speed train service connecting West Palm, Boca (also Aventura, Fort

Lauderdale and Miami) to Orlando. There is shuttle service between the Orlando station and Disney. Martin and St. Lucie County residents, take note: plans are underway to add a stop in your area, too.

[Brightline website](#)

Thanksgiving Raffle Benefits Library



The Karp Law Firm is sponsoring a Thanksgiving raffle to benefit the Friends of the North Palm Beach Library. The prize is a beautiful serving tray that includes a \$100 Publix gift certificate and other goodies. Raffle tickets are \$1 for one, or \$5 for 6, and can be purchased at the library, 303 Anchorage Drive. The winning ticket will be drawn November 17.

Thank You For Your Referrals!

Our team considers it the ultimate compliment when you refer a relative, friend, neighbor. Please urge your referrals to mention your name when they meet with us, so we can thank you!

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