



FLORIDA ESTATE PLANNING & ELDER LAW



September 2024

As we head into September, keep in mind that peak hurricane season is just beginning. Our locale has dodged the worst thus far, but predictions for above-average activity seem to be on target. There have already been five named storms, exceeding the average; Beryl was the earliest Category 5 storm ever recorded; and ocean temperatures remain warmer than usual. Hurricane season ends November 30, so we still have a long way to go. Stay prepared!

We wish you a happy Labor Day (Monday, September 2). Please note that that our office will be closed that day and will reopen Tuesday, September 3.

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

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Medicare Part D Savings Coming In 2025



The 2022 Inflation Reduction Act will serve up potential savings for Medicare Part D (prescription drug) enrollees next year. One big change ahead is the \$2,000 cap on out-of-pocket payments. It is a good idea to familiarize yourself with these new developments before signing up or making changes to your plan. Open

Enrollment begins October 15 and runs through December 7.

[Learn more](#)

Election Information

Election Day is Tuesday, November 5. In Florida, several Constitutional amendments are on the ballot, each requiring 60% voter approval for passage. Find out more at these links:

- [Read about the proposed amendments](#)
 - [Contact your local elections board for more information, mail in ballots, early voting](#)
-

Jonathan Karp Named A "Top Lawyer"



Congratulations to Attorney Jonathan Karp, named a Top Lawyer for 2024 by *Palm Beach Illustrated*.

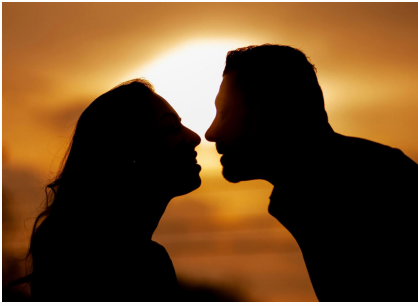
[Read more](#)

Stay Alert To Sunpass Scam

A new and very authentic-looking scam has hit Florida and the rest of the country, too. Drivers receive a text message saying that they owe unpaid tolls and are asked to pay by clicking a link to a fake website. Don't fall for it!

[Learn more](#)

When Jeffrey Met Margaret (Or, Keep Your Beneficiary Designations Updated)



There is a happy ending for the lovers in the hit film, *When Harry Met Sally*. But when Jeffrey met Margaret? That's a true story without a fairy-tale ending. Jeffrey's brothers are suing to keep his \$1 million+ retirement account from falling into the hands of the girlfriend he broke up with *three decades ago*. A reminder of why it's crucial to keep your

beneficiary designations updated!

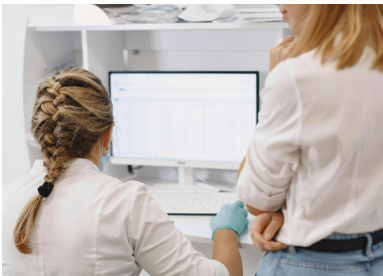
[Learn more](#)

New Commission Rules When Buying/Selling a Home

The rules for real estate commissions are changing as a result of this year's settlement by the National Association of Realtors. Most of the new rules went into effect August 17. However, how buyers and sellers will be impacted is not yet fully understood.

[Read more](#)

Can AI Help Families Make End-Of-Life Decisions?



Having to make life-or-death decisions about a loved one's health care is always stressful. Giving your decision-makers guidance with an advance directive can ease the emotional burden. Now, some propose creating a computer tool they believe will help families by predicting what the patient would really want.

[Read more](#)

Another Alzheimer's Drug Approved

Last month we told you about Kisunla, the newest FDA-approved Alzheimer's drug. We did not provide the correct link for further reading. [Here is the correct link.](#)


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