



# IT'S THE LAW!

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## FAMILY LAW

Divorce/Paternity • Child Support & Timesharing • Alimony • Property Distribution • Modifications

## ESTATE PLANNING

Wills • Trusts • Powers of Attorney • Health Care Surrogates • Living Wills • Probate Estates

**JUPITERLAWCENTER** was founded in 1988 and, over the years, has handled a wide variety of legal matters, including Family Law, Estate Planning, Real Estate, Personal Injury, Contracts, Corporations, Immigration Litigation and Criminal Law. In 2008, the firm relocated from Chasewood Plaza to Jupiter Creek Professional Center (behind Water's Edge Dermatology) and shifted its focus to handling primarily Family Law and Estate Planning matters. One focus that has not changed, however, is the firm's commitment to being accessible and giving solid, practical legal advice with a personal touch.

### Is Your Florida Homestead Exemption Safe?



The Florida Department of Revenue is challenging taxpayers who claim homestead exemptions. New York and New Jersey are challenging taxpayers who have changed their domicile. Taxpayers with a dual residency (or part-time residency) are at the greatest risk for these audits! **ARE YOU PREPARED FOR THIS CHALLENGE?**

We can help you determine your potential liabilities, represent you in defending an audit or negotiate a settlement. We also have access to experienced attorneys licensed in NY and NJ who can assist with audits in those jurisdictions. Call for a Personal Consultation or to attend one of our Group Seminars.

Our Office



## A RESOLUTION YOU CAN KEEP!

*So much for the New Year's Diet and Gym Membership...*

*Let 2015 be the year to Complete/Update Your Estate Planning Documents!*

The New Year is still the perfect time to reconsider your priorities! If protecting your family and/or assets is high on your list, then you may want to consider reviewing and/or updating your Estate Planning documents to confirm that these documents are aligned with your current desires. Certain life changes (birth, marriage, death, sale or purchase of real estate or a business) can significantly alter your financial scenario – and your Estate Planning documents should reflect those changes as well as your current goals.

Estate Planning is not a warm and fuzzy topic so it is natural to procrastinate by putting it off. However, do you put off having Automobile, Health or Life Insurance policies? Probably not, because to do so would only subject you, your family and your assets to even greater risk. I often am told by clients after they sign their Estate Planning documents how relieved they are to have done so, and what peace of mind it brought to them to have those documents in place. In the spirit of the New Year and New Year's Resolutions, below are a few ideas that might assist you in kick-starting the process:

**Review all Beneficiary Designation Forms.** Bank accounts, IRAs, 401ks and Life Insurance are distributed according to the Beneficiary Designation Forms of each specific financial institution, so you want to confirm that they are current. Also, with the sale or closing of many banks over the past few years, it is imperative that you check with the new Bank to confirm that it possesses the Form of the old Bank. If not, a Probate proceeding is in your future since the new Bank has no way of knowing who should have been listed as the beneficiary.

**Safe Deposit Boxes.** Following September 11<sup>TH</sup>, Congress enacted the Patriot Act to ensure, among other things, that nobody could access your account without having personally appeared at the Bank to sign the Bank's documents. This means that if you haven't had your designee personally update his/her signature card in the last few years, it is likely that the Box (which probably contains all of your important papers) will be closed, pending a future Court Order. Make sure your designee can access the Box immediately by following the current Banking procedures or the designee may not be able to retrieve the very documents you wanted him/her to have following your death or incapacity.



*I hope that the above information is helpful to you and gets you thinking about some of these issues in a different light – and please feel free to call me if you have any questions about this topic or any others which affect your life.*