

**Special Holiday Greeting
from Michael Gilfix:
“A Year in Review”**



The past year, 2012, presented a number of challenges and opportunities. We have the implementation of the Affordable Care Act (Obama Care), which will begin in the year 2013. It will change the health insurance and health care system landscapes. We see some bright spots and we have some concerns. Time will tell.

The world of estate tax planning has been a challenge. We endured uncertainty throughout 2012.

Many of you obtained a copy of my book, published early in 2012. It is entitled, Beat Estate Tax Forever: The Unprecedented \$5 Million Opportunity in 2012. The book was extraordinarily well received. It generated interest and countless calls to our office.

We were surprised when, at the 11th hour, Congress and our President seemingly solidified the \$5 million level of estate tax protection. We are optimistic this will remain in place into the distant future. We know, however, that delimiting changes are possible.

In 2012, we also had the publication of first draft regulations to implement Federal Medicaid law that was passed by Congress in the year 2006. This is the Deficit Reduction Act of 2005 (DRA). California is the only state in the country that has not yet implemented this legislation. Until it is

formally implemented – perhaps in late 2013 – remarkable opportunities exist to protect assets and qualify for Medi-Cal to pay the cost of skilled nursing care, in particular.

Once the DRA is implemented, the rules will be tighter. Other planning opportunities will still exist.

This year will be very exciting for all of us. We will have our annual Special Needs Trust Community Conference in Palo Alto on Tuesday, April 2nd. In 2012, we had over 200 attendees. It was a wonderful success for us and for the many nonprofit organizations that participated and distributed information to attendees.

We will continue to offer special services to all members of the Peace of Mind program. With that in mind, we attach the updated list of POM member benefits.

On behalf of our entire staff, we wish you a wonderful New Year. It is a privilege and pleasure to know you and to serve you.

Sincerely,
GILFIX & LA POLL ASSOCIATES LLP

MICHAEL GILFIX
Attorney at Law

Should “Estate Planning” be called “Family Planning?”



Perhaps ironically, attorneys who practice divorce law long ago captured the term “Family Law” for their area of practice. It was a brilliant marketing stroke.

I believe that our fields of practice – trust planning, special needs planning, long-term care planning, and tax planning – should far more accurately be called “Family Law.” When we do our work for you, we are protecting assets for your family – for multiple generations. We are talking and working with you to create trusts and other approaches that sometimes address problems with family members or relationships. We may, for example, set up a special needs or protective trust when a child or grandchild is simply unable to manage money.

We at Gilfix & La Poll believe that no area of law practice is more positive or more supportive of family relationships than ours. This is why our work is as much counseling as it is the practice of law. You sometimes tell us things about family members that you tell no one else on earth. You trust us implicitly.

We will continue to honor your trust and to maintain our relationships with all of you.

This is why I view our work as the true practice of “family law.”

Exceptional POM Seminar

Ensuring Effective, Safe, and Respectful Health Care:

Tips for your Agent/Patient Advocate named in your Advance Health Care Directive

Going into the hospital is always worrisome and scary. Communication with your doctors can be difficult. Critical information about your care can be lost. Coordinating your care can be a nightmare. Everyone has a horror story.

Attorney Myra Gerson Gilfix will discuss practical steps you and your advocate/agent can take to make a hospital stay safer and more healing.

If you are seriously ill, your Advance Health Care Directive identifies your Agent, typically a family member or close friend.

- * What role should that person play? How involved should he or she be? Why is this role essential?
- * What barriers may prevent your agent from representing your best interests? How assertive should he or she be?

This seminar will present critical points and checklists for your named Agent. Come and bring the person you named in your Directive as your health care decision making agent.

This important seminar will be on Thursday, February 28 at 6:00PM at the Bay Café in Palo Alto.



UPCOMING EVENTS

POM SEMINAR:

February 28, 2013, 6:00PM

Location: Bay Café

1875 Embarcadero Rd. Palo Alto, CA 94303

Please call (650) 493-8070 immediately to register for the POM Seminar as space is limited.

OUR 9TH ANNUAL SPECIAL NEEDS TRUST SEMINAR:

April 2, 2013, 2-4pm and 6-8pm

Location: Crowne Plaza Cabana

4290 El Camino Real, Palo Alto, CA

If you or anyone you know might benefit from our Asset Protection or our Special Needs Trust Seminar, direct them to www.gilfix.com for further information and to register for any upcoming events

BRING YOUR FRIENDS

Use or Share your FREE hour POM consultation

Remember: If you do not plan on using your annual consultation, let a family member use it. It is transferrable. Use the attached certificate and just make the appointment!



PEACE OF MIND

FREE CONSULTATION* CERTIFICATE

I/We, _____, give to _____
[POM Member] [Recipient]

our 20____, annual free Peace of Mind Consultation to be used on or before

_____, 20____.

Dated: _____

[POM Member]

[POM Member]

*When calling to make this appointment, please indicate that you have this Certificate



GILFIX & LA POLL ASSOCIATES, LLP

PEACE OF MIND

Member Newsletter

UPCOMING EVENTS:

POM SEMINAR: Ensuring effective, safe, and respectful health care

Date: February 28, 2013 @ 6:00 p.m.

Location: Bay Café
1875 Embarcadero Road
Palo Alto, California

Please call (650) 493-8070 to register for the POM Seminar.

Space is limited.

**EXCLUSIVE
NEWSLETTER
FOR POM MEMBERS
ONLY**