



PEACE OF MIND™ NEWSLETTER

Exclusively for POM Members

801 E. Charleston Road
Palo Alto, California 94303

August, 2025



Quality Long Term Care Gets More Complicated

It is always a challenge to find qualified, caring caregivers for an elder who is housebound. Quality care in skilled nursing facilities is always a moving target.

Things are getting worse.

The immigration crackdown is a visible cause of decreasing supply of caregivers. An Atlanta based facility, for example, reported that one third of its staff members were born in other countries. The Temporary Protected Status (TPS) allowed many individuals from countries beset by civil unrest or natural disasters to be and work in this country. The TPS status has been revoked for many, particularly from Venezuela and Haiti.

Nationally, over a million personal care aides and related workers in facilities are foreign born.

It is no secret that relatively few Americans accept this type of work because of the challenges and relatively low pay.

Inevitably, this means that the cost of care will go up as caregivers will expect and receive higher levels of pay in a competitive environment. This underscores the benefit of long-term care insurance. It underscores the benefit of retaining assets to pay for long term care if you are able.

Thinking logically, you must emphasize the involvement of the next two generations as you think about quality care. We focus on multi-generational planning, planning that benefits two or three generations, not just one.

What about Medi-Cal? Medi-Cal will still be available, we believe, for qualifying individuals in skilled nursing facilities that accept Medi-Cal. Over the next decade, we expect fewer facilities will accept Medi-Cal. This has significant quality and cost considerations.

The proverbial bottom line: talk with us in advance about planning for quality long term care. Seventy percent (70%) of us over the age of 65 will need some form of long-term care.

Peace of Mind Members Only Seminar

**What Should You Do For Your Kids?
What Should They Do For You?**

**Tuesday, September 9, 2025
2:00 PM**

**Baylands Café Restaurant
1875 Embarcadero Road, Palo Alto**

Free Litigation Consultation

Many of us encounter conflict in life that can lead to litigation. We might be hurt in an accident, have a property line dispute, or face a challenge to a will or trust.

If any of these issues arise, you have a free consultation with attorney Jeff Mendelman who manages litigation for our office. If we cannot help you, we have a list of capable, experienced attorneys in virtually every field who will be able to help you.

A benefit of this consultation is that so many problems can be resolved without litigation. This is where Mr. Mendelman's experience comes into play.

Do not think of us only as "trusts and estate" or "elder law" or "special needs" attorneys. We are here to serve you and give you resources for every issue that could arise.

For this consultation, which is in addition to your no-fee annual consultation, give us a call and set up the meeting with Mr. Mendelman.



Refer a Client, Get a Free One Year POM Extension

Many members of our POM program have referred family members and friends to us for help.

We want to more vigorously express our appreciation.

If you refer someone to us and they retain us for estate and related planning, we will acknowledge the referral with a free one-year extension of your Peace of Mind program membership. This is valued at approximately \$400.

Keep this in mind as you educate relatives and neighbors about the extraordinary work we do with regard to property tax planning, estate tax planning, special needs and trust planning – and more.

How POM Members Used their Hour

Mrs. L came to see us to address the role of Dynasty Trusts and the need for Special Needs Trusts for two family members. In addition to developing a plan to address these important goals, Mrs. L indicated that she wants to keep the house in the family as a "retreat."

This led to a discussion about Proposition 19 and the steps we can take to avoid the property tax increase. Notably, their property taxes are just over \$2,000 per year and they would increase to over \$35,000 per year unless protective planning steps are taken. We will no doubt be retained to capture and retain low property taxes so the house can be kept and enjoyed by future generations.

Ms. F called with regard to her mother's status. Her mother suffered a fall and is now receiving physical therapy in a facility with the costs covered by Medicare. Our client now understands that, if a skilled nursing facility becomes necessary, the state Medi-Cal program will be available to her notwithstanding assets that she has in the bank. Also discussed were strategies to achieve entry to the Medi-Cal certified skilled facility of choice. Caveat: The Medi-Cal rules change on January 1, 2026 and will be more restrictive.

Peace of Mind Seminar

**What Should You Do For Your
Kids?
What Should They Do For You?**

Date:

Tuesday, September 9, 2025

Time: 2:00 PM

Baylands Café Restaurant
1875 Embarcadero Road, Palo Alto

Email Ashleigh@gilfix.com to RSVP

★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

Exclusive Peace of Mind Seminar

Date: Tuesday, September 9, 2025

Time: 2:00 PM

Baylands Café Restaurant
1875 Embarcadero Road, Palo Alto

Email Ashleigh@gilfix.com to RSVP

**NEWSLETTER
FOR EXCLUSIVE
POM MEMBERS**