



PEACE OF MIND™ Newsletter

“Exclusively for POM Members”

2300 Geng Road, Suite 200
Palo Alto, California 94303

Fall, 2014

Letter from Michael Gilfix

Friends,

We are very pleased that the Peace of Mind program enjoys an approximate 90% renewal rate. This means that you are using the program and appreciating its value.

You receive our questionnaires annually. These let us stay in touch with you and monitor any important developments.

Many have attended our POM seminars. The last was on “Digital Assets” and the challenges they present when someone becomes ill or passes. Many more POM seminars are planned.

Use your free annual consultation – or give it away. We understand that you may not have a need for a full hour consultation since you have organized your estate planning well. Give the free hour to your child, to another family member, or to a close friend. We will be happy to meet with individuals of your choice.

As members of the POM program, we give you very special attention and very special access. We look forward to your ideas about how we can make the program even more successful.

Sincerely,
GILFIX & LA POLL ASSOCIATES, LLP

MICHAEL GILFIX
Attorney at Law

POM Seminar: IRAs & Estate, Tax Planning

Retirement accounts are central to many estate plans, providing income and security for many years. How can the income benefits of retirement accounts be maximized for your children and grandchildren? How can you prevent the retirement account from going to a disliked son- or daughter-in-law? How can you protect the account for your child or grandchild in the event of a future divorce?

Attorney Elijah Keyes will cover these issues and more in on October 28 the Bay Café at 6:30 pm. Call and register for this very timely seminar.



Addressing Financial Elder Abuse

In the September, 2014 issue of *Trusts & Estates Magazine*, a professional journal, Mr. Gilfix authors an article entitled, “Addressing Financial Elder Abuse: Should the bar be lower?” Mr. Gilfix discusses tools

and approaches to address and prevent financial elder abuse. You can view this article on our website at:

www.Gilfix.com/publications/articles/.

Our “College Special”



By Myra Gilfix and Mark Gilfix

For 30 years, we have been advising our clients to have their children sign two documents – the Durable Power of Attorney and the Advance Health Care Directive – when they become 18 years of age. An August 15, 2014 article in *Forbes* makes precisely the same point.

The *Forbes* article includes examples of real life situations that illustrate the need.

As you know, a Durable Power of Attorney enables someone to act on behalf of the person signing the document if he becomes incapacitated. The Advance Directive gives authority to a health decision making agent to communicate with one’s doctor and make health care decisions when necessary.

The fact is that anything can happen to anybody at any time. By no means are 18 year-olds an exception. Some would say that their behavior proves the rule everyday!

Parents can find it particularly stressful when a college student is, for example, in an accident. Health care providers may cite

HIPAA as a reason not to allow parents access to information about an unconscious child. In fact, sometimes parents aren’t even informed that the child is hurt or ill because the child is legally an adult.

Let us prepare these documents for your young adult children. We will substantially reduce our ordinary fees.

To do so, we will have to communicate with your children. We will need the names of individuals they trust to be named in both documents. Who knows, that may be you.

We hope that you will take this very seriously and allow us to take these protective steps on behalf of your children.

New Gilfix Book on Long-Term Care

Michael and Mark Gilfix co-authored a new book that focuses on obtaining and paying for quality long-term care. The title is “Facing the Reality of Long-Term Care.”

We are offering a community-wide seminar on October 14 that will address these issues and make the book available. You are certainly invited to attend – and to bring friends, relatives, and neighbors.

We have two requests of you:

1) Please tell everyone you know about the October 14 free seminar in Palo Alto. See details about this on the next page. As always, the seminar will be practical, replete with important and relevant information, and focus on solutions.

2) Sign up for the special POM seminar when we will focus on the book and its topic – planning for long-term care services. The date for this seminar will be announced very soon.



UPCOMING EVENTS

A UNIQUE ASSET PROTECTION SEMINAR

BY MICHAEL GILFIX AND MARK R. GERSON GILFIX

Date: Tuesday, October 14, 2014
Time: 2 – 4 pm and 6:30 – 8:30 pm
Where: Crowne Plaza Cabana
4290 El Camino Real
Palo Alto, CA 94306

PEACE OF MIND MEMBER ONLY SEMINAR

POM SEMINAR: IRAS & ESTATE, TAX PLANNING

Date: Tuesday, October 28, 2014
Time: 6:30 – 8:00 pm
Where: Bay Cafe
1875 Embarcadero Road
Palo Alto, CA 94303

Please call (650) 493-8070. Space is limited.



★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:

A Unique Asset Protection Seminar

Date: October 14, 2014

Time: 2-4 pm and 6:30-8:30 pm

Location: Crowne Plaza Palo Alto

Members Only POM Seminar

Date: October 28, 2014

Time: 6:30-8:00 pm

Location: Bay Café

Please call (650) 493-8070. Space is limited.

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