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We would like to take this opportunity to give you some background on Ms. Shaw and some of her office policies. Ms. Shaw is a member of the Pinellas County Estate Planning Council and the Elder Law section of the Florida Bar, and assists clients in estate planning, health care decisionmaking, Medicaid Planning and probate and trust administration. Ms. Shaw serves on the Clearwater Bar Association Client Relations Committee, and is an active member of the Clearwater Probate, Guardianship and Trust Committee. Ms. Shaw received her law degree from Loyola University of Chicago while serving as a Police Officer with the City of Chicago, and retired with the rank of Lieutenant. Ms. Shaw has taught at Universities in both Illinois and Florida and became involved in Elder Law while caring for her mother. She serves her clients with care, compassion and commitment and welcomes the opportunity to speak to you or your organization.

Our office is open Monday thru Thursday, 8:30am-5pm, with lunch from noon to 1 pm. We have voice mail, so if you call during these hours and we are on the phone or you call after hours, please leave us a message.

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**ADDRESS CORRECTION
REQUESTED**



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“In the News”

A newsletter to the clients and friends of Ann Shaw, P.A.



Revocable Living Trusts and Insurance Policies - Naming the Trustee as an Additional Insured

By - Ann Shaw

The Trustee of your revocable living trust should be named as an “additional insured” on your Auto and Homeowner policies, if either or both are titled in the name of your trust. This will ensure continuing coverage under the policies, since the Trustee(s) (including Successor Trustee(s)) now own the property. If someone is injured by or on the property, it is the owner of the property who is liable and therefore the owner (Trustee) should be insured.

Also, if you should perish in a house fire or car accident, your insurance company would then be able to pay the claim for the property damage directly to the trust rather than have a check payable to a decedent, which could require probate.

Do not have insurance policies payable to “The Estate of” the insured, since a probate would then be necessary for the policy to be paid out upon the death of the insured.



HOT Topics: Medicare Drug Discount



Medicare update: As of June 1, the new Medicare Drug discount cards take effect, intended to provide interim help until the full drug benefit goes into effect in 2006.

Many providers will offer cards and it is important to determine which, if any, is right for you. The card may not be worthwhile if you have adequate coverage currently. Discounts and provider pharmacies will vary by card.

- * Cards will cost \$30 or less per year. Low-income beneficiaries pay no fee.
- * Low income seniors will be eligible for 90-95% of drug costs covered up to \$600 per year for 2004, low income is below \$12,569 for a single person, and below \$16,862 for a married couple, if not covered by Medicaid, group health, Veterans, or federal program. Several drug companies have said they will provide additional support to those who qualify when they reach the limits of this credit.
- * Comparison of the cards is available on the internet at www.medicare.gov or by calling 1-800-MEDICARE



- Turn off the T.V.: Block all noise and listen to the silence
- Turn off the lights: Light blocks the release of the sleep- promoting hormone melatonin
- Go to bed the same time every night
- Go to bed sober: A nightcap interferes with rapid eye movement (REM) sleep, which is the refreshing part
- Eat early: Between 6-7 P.M. Need a snack? Try milk, yogurt, cheese or turkey. All of these contain the amino acid tryptophan, which converts to serotonin and makes you feel drowsy.
- Don't exercise right before bed: That exercycle won't take you off to dreamland.
- Read something good

Source: Care Resources Newsletter Volume 2, 2004



Do you know more than 14 million U.S. workers care for aging family members?

Here are some other amazing statistics:

- An Estimated 7 to 10 million adult children care for their aging parents long distance
- 64% of caregivers are employed full-time or part-time
- Elder care giving impacts an employee's ability to work and advance their career.
 - 11% of caregivers took a leave of absence
 - 7% reduced their work hours
 - 3% turned down a promotion
 - 10% took early retirement or quit their jobs
- 44% of Americans between the ages of 45 & 55 have aging parents as well as children under 21
- 25% of U.S. households (more than 22.4 million) have at least one adult who has provided care for an elderly person at some point in the last 12 months
- Nearly two-thirds of Americans under age 60 think they will have elder care responsibilities in the next ten years.

Source: Care Resources Newsletter Volume 2, 2004

Beauty is in the Eye of the Beholder

An elderly woman and her little grandson, whose face was sprinkled with freckles, spent the day at the zoo.

Lots of children were waiting in line to get their cheeks painted by a local artist who was decorating them with tiger paws.

"You've got so many freckles, there's no place to paint!" a girl in the line said to the little fella. Embarrassed the little boy dropped his head.

His grandmother knelt down next to him. "I love your freckles," she said, while tracing her fingers across the child's cheek.

"Freckles are beautiful!"

The boy looked up, "Really?"

"Of course," said the grandmother. "Why just name me one thing that's prettier than freckles."

The little boy thought for a moment, peered intensely into his grandma's face, and softly whispered, "Wrinkles!"



REMEMBERING OUR HISTORY

Independence Day is the national holiday of the United States of America commemorating the signing of the Declaration of Independence by the Continental Congress on July 4th, 1776. Rather than declaring war with England, the delegates decided to form a committee that would compose a formal declaration of independence. Headed by Thomas Jefferson, the committee included John Adams, Ben Franklin, Philip Livingston and Roger Sherman. Thomas Jefferson was chosen to write the first draft of the declaration, which was presented to the congress on June 28th. After various changes a vote was taken late in the afternoon of July 4th. Of the 13 colonies, 9 voted in favor of the Declaration, 2– Pennsylvania and South Carolina voted No, Delaware was undecided and New York abstained.

The following day copies of the Declaration were distributed. The first newspaper to print the Declaration was the Pennsylvania Evening Post on July 6th, 1776. On July 8th the Declaration had its first public reading in Philadelphia's Independence Square. Twice that day the Declaration was read to cheering crowds and pealing church bells. Even the bell in Independence Hall was rung. The "Province Bell" would later be renamed "Liberty Bell" after its inscription– *Proclaim Liberty Throughout All the Land Unto All the Inhabitants Thereof!* And although the signing of the Declaration was not completed until August, the 4th has been officially accepted as the anniversary of the United States Independence.

Let us not forget that every day thousands leave their homeland to come to the "land of the free and the home of the brave" so they can begin their American Dream. Lets take this month to celebrate our freedom, our country's 228th birthday and to remember the history behind it. *Happy Birthday America!*

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WWW.WANNASHAW.COM

