



# WALT SHURDEN LAW

February 2018

611 Druid Road East, Suite 712 • Clearwater, FL 33756

## Groundhog Day is February 2nd But the Movie is Better!

By Walt Shurden

In "Ground Hog Day," the 1993 movie, Bill Murray plays a narcissistic Pittsburg television weatherman who is assigned to go to the hick town of Punxsutawney, Pennsylvania, to cover what he believes to be the utterly ridiculous ceremony of Ground Hog Day. Murray is "the talent," and as such stays at a better hotel than his television crew. He is convinced that the assignment to cover the Ground Hog Day ceremony is beneath him, and so he shows contempt for everyone around him, including his television crew, the townspeople, and the groundhog itself. Murray behaves so poorly on Ground Hog Day that cosmic, Hollywood forces, banish him to wake each morning to relive the very same day over and over – until he gets the day exactly right.

In the movie Murray remembers the details of each previous day, while the rest of the town's inhabitants live each day anew. At first Murray uses his accumulated knowledge of the townspeople to take advantage of them, especially the women. Then he kills himself over and over only to wake up to relive the day again. But eventually Murray comes around to the idea that what gives him the most joy is befriending the townspeople and his crew members.



The real message of the movie is that we don't get any do-overs. We can, however, learn from today so that tomorrow can be better.

Ground Hog Day (GHD) is February 2<sup>nd</sup>. Ground Hog Day, the movie, is now streaming on demand on Amazon, Google Play and at the Apple store. I doubt you can find a movie rental store open. Sorry.

### Our Goal

*To provide exceptional  
legal service to our clients.*

# Valentine Quiz

1. Today we associate love with the heart, but this wasn't always the case. In medieval times, which internal organ was believed to cause love?
2. Which Roman god was either depicted as a plump cherub with a bow and arrow, or as a handsome teenager?
3. Which Roman goddess was cupid's mother?
4. If you're quick to show your feelings, where do you wear your heart?
5. Who led the Chicago gangsters behind the St. Valentine's Day Massacre in 1929?
6. Which symbol does New York's Empire State Building illuminate on every Valentine's Day?
7. 'Valentine' was the name given to which kind of early Christian?
8. In Japan, what do women give men on Valentine's Day?

**Answers:**

- |                   |               |
|-------------------|---------------|
| 1. The Liver      | 5. Al Capone  |
| 2. Cupid          | 6. A heart    |
| 3. Venus          | 7. Martyrs    |
| 4. On your sleeve | 8. Chocolates |

# This Month's Spotlight

Better Living for Seniors (BLS) donated a total of \$10,000 in 2017 to the following non-profit charities in Pinellas County:

- Be a Santa to a Senior;
- Direction for Living;
- Disability Achievement Center;
- Friends of Sunshine Center;
- Pinellas Opportunity Council;
- Chore Services;
- Pinellas Opportunity Council RSVP;
- Random Acts of Flowers;
- Ruth's Promise Adult Day Care;
- Saving our Seniors; and
- Seniors in Service of Tampa Bay



Mark Grande, President



THANK YOU TO BETTER LIVING FOR SENIORS

## Congratulations to our Winners

As you will recall, last month we presented a challenge to see who could find the most words from the phrase, "Happy New Year." We are happy to announce our winners:

First place was **Paula Cashdollar** of Clearwater with more words even than the internet site: (199)

Second place was **Gisela Bennie** of Safety Harbor: (46)

Third place was **Peggy Heeb** of Palm Harbor: (31)

Congratulations ladies! Thank you for participating.



## IN OUR EAR

### Is it True That the Estate Tax exemption has increased?

Yes, the estate of anyone who dies in 2108 will not have to pay taxes on the first \$11,200,000 of assets, which is up from \$5,490,000 in 2017.

# Tax Cuts and Jobs Act

Signed by President Trump on December 22, 2017

(A brief summary for information purposes only – not meant to be complete. Information taken from various authorities on websites.)

It **doubles the standard deduction**. A single filer's deduction increases from \$6,350 to \$12,000. The deduction for married and joint filers increases from \$12,700 to \$24,000. It reverts back to the current level in 2026.

It **eliminates personal exemptions**. Before the Act, taxpayers subtracted \$4,150 from income for each person claimed. As a result, some families with many children will pay higher taxes despite the Act's increased standard deductions.

The Act **eliminates most itemized deductions**. That includes moving expenses, except for members of the military. Those paying alimony can no longer deduct it, while those receiving it can. This change begins in 2019 for divorces signed in 2018.

It **keeps deductions** for charitable contributions, retirement savings, and student loan interest. Does not affect you if you take a standardized deduction in 2018.

It **limits the deduction on mortgage interest** to the first \$750,000 of the loan. Interest on home equity lines of credit can no longer be deducted.

Taxpayers can **deduct up to \$10,000 in state and local taxes**. They must choose between property taxes and income or sales taxes.

The Act **expands the deduction for medical expenses** for 2017 and 2018. It allows taxpayers to deduct medical expenses that are 7.5% or more of income.

## Tips for Helping you Stick to your New Year's Resolution

The American Psychological Association posted a few tips to help you stick with that resolution you made on January 1st. They include:

- Start small – For example, if your goal is to start exercising, don't try to exercise every day for an hour. Start with something that is more realistic, maybe a couple times a week.
- Change one behavior at a time – Unhealthy behaviors develop over a lifetime. Changing those behaviors will take time. Pick one healthy habit to change, not your whole lifestyle.

## Last chance to use the fresh cranberries you bought at Christmas.

### Crock Pot Cranberry Pork Roast

Makes 6-8 servings

#### Ingredients

- 3-4 lb. pork roast
- Salt to taste
- Pepper to taste
- 1 cup ground or finely chopped cranberries
- 1/4 cup honey
- 1 tsp. grated orange peel
- 1/8 tsp. ground clove
- 1/8 tsp. ground nutmeg

Sprinkle the roast with salt & pepper and place in a slow cooker. Combine remaining ingredients and pour over the roast. Cover and cook on low for 4 hours.

(Cooks have told me that they freeze their fresh cranberries to use later, but this is a great way to use them while they are still fresh.)



The Act **repeals the Obamacare tax** on those without health insurance in 2019.

The Act **doubles the estate tax exemption** to \$11.2 million per person.

The Act **increases the Child Tax Credit** from \$1,000 to \$2,000. Even parents who don't earn enough to pay taxes can claim the credit up to \$1,400. It increases the income level from \$110,000 to \$400,000 for married tax filers.

It **allows a \$500 credit for each non-child dependent**. The credit helps families caring for elderly parents.

- Talk about it – Share with family and friends. Consider joining a support group. Talking about your goals and challenges helps you stay focused on them. Thinking someone is going to ask you how you are doing will motivate you to have a success story to tell.
- Don't beat yourself up – Perfection is unattainable. You are going to slip up once in a while. Get back on track now, not next January. The only failure is quitting.

<http://www.apa.org/helpcenter/resolution.aspx>

# WALT SHURDEN LAW



**WALT SHURDEN**  
Board Certified Elder Law Attorney

PRSR STD.  
U S POSTAGE  
**PAID**  
TAMPA, FL  
PERMIT NO. 2032

611 Druid Road East, Suite 712  
Clearwater, FL 33756  
P: 727.443.2708  
F: 727.255.5004  
www.waltshurdenlaw.com  
Walter B. Shurden, P.L.

## Legal Term of the Month

**Privileged communication** – Conversation that takes place within the context of a protected relationship, such as that between an attorney and client, a husband and wife, a priest and penitent, and a doctor and patient.

## How to get off the Newsletter List

If you would like to have your name removed from our newsletter list, please email your request to [jennifer@shurden.net](mailto:jennifer@shurden.net) or call our office at 727-443-2708.

### Great Starts to the New Year



**Kathy's new project**



**Jen and her family in Gatlinberg**