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WINTER 2024

Welcome to the Fisher's Law Office Newsletter.

Providing you with legal information you can use in your everyday life.

Important checklist for planning your life in 2024:

- 1. Locate your original, signed Last Will and Testament, and make sure to tell your heirs where it is.**
- 2. If you don't have a Will, make sure to have one written.**
- 3. Make a list of passwords and keep it with your Will.**
- 4. If you already retired, take a few minutes to learn the simple rules on retirement distributions. Anyone with an IRA must take annual distributions called RMDs or "Required Minimum Distributions" based on the life expectancy table published by the IRS in publication 590-B.**
- 5. Do you have enough homeowner's insurance to cover your home in the event of a natural disaster?**
- 6. Review your automobile insurance to make sure that you have plenty of "UM" (uninsured motorist) coverage. It is estimated that over one million drivers in Florida have no insurance at all, so this coverage is very important.**
- 7. Make sure to review your health insurance coverage. You should have health insurance on yourself and your family members.**
- 8. Make a list of important phone numbers on a piece of paper, in case your cell phone is lost or damaged.**
- 9. Consider keeping some of your credit/debit cards in a separate location, in case your purse or wallet is stolen or lost.**
- 10. Make sure your estimated tax payments keep up with the income tax that you owe during the year. The IRS has recently increased the penalties and interest for people who do not pay in enough income tax during the course of the year.**



Tax ✓
Season



PRICE LIST FOR 2024

- Consultation- \$200
- Deeds- \$300 and up
- Simple Will- \$400
- Probate- \$350/hr plus costs
- Living Will- \$125
- Healthcare Surrogate- \$125
- Litigation- \$400/hr plus costs

Call me today at 813-949-2749,
I'm here ready to serve!

CASE OF THE MONTH

If your prospective spouse has been married before, verify that they are divorced from their previous marriage. I recently had a situation where a client's husband passed away and much to her dismay, her husband was never divorced from his first wife!



Education:

- 1977
Degree in Accounting,
University of Florida,
Gainesville, Florida
- 1978
License Issued
Certified Public Accountant
(currently inactive)
- 1983
Juris Doctorate Degree in Law,
University of Florida,
Gainesville, Florida,
Attorney, State of Florida

Memberships:

- Florida Bar Association www.floridabar.org
- BV rated by Martindale Hubbell
- Gaucho Association www.gauchoassn.com

Please give me a call or schedule an appointment to come into the office today! I look forward to meeting with you and assisting you with your legal needs.

813-949-2749

Ralph Fisher



RALPH B. FISHER, ESQ.