



# Law Offices of Ardito & Ardito, LLP

*"Professional Service with Personal Attention"*

December 2016

## GIVING THANKS FOR OUR 20th

Need legal advice? Present this newsletter to receive a free half hour consultation from our firm on any legal matter.

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We'd like to connect with you via email! If you'd prefer to receive our future publications electronically, please send us an email at: [info@arditolaw.com](mailto:info@arditolaw.com)

"No one who achieves success does so without acknowledging the help of others."  
-Alfred North Whitehead

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This year marked the 20<sup>th</sup> Anniversary for us here at the Law Offices of Ardito and Ardito, LLP.

This **milestone anniversary** would not be possible without our clients, business associates, colleagues, friends and family. We would like to thank you all for your business and support over the past 20 years. As you may know, our goal from the outset was to provide **personally tailored** and **professional service** to our valued clients.

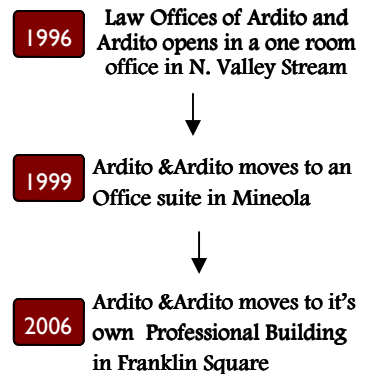
Over the years, we have constantly worked hard to assist our clients with their legal needs and we strive to advance and adapt as a firm to the changing times in order to benefit our clients. We have always made sure we were available when you need us and we promise that client satisfaction is our number one priority.

Furthermore, our goal is to provide you with peace of mind knowing that you are in good hands during

important, and at times life-changing events.

So, whatever legal need may arise for you, your business, or your family, we at the Law Offices of Ardito & Ardito are ready to assist. Maybe it's a start of a new business venture or the purchase of a new home, business planning or estate planning, or one of life's unexpected trials or tribulations, such as life-altering injuries as a result of an accident or medical malpractice, we are ready to serve your individual needs. Lastly, and most importantly we would like to extend our **sincere gratitude and appreciation** for the support along the way. It is our absolute pleasure to serve our clients. Thank you for your continued trust and confidence. We look forward to providing you with personalized legal services that you deserve and continuing to earn your loyalty.

### FIRM TIMELINE



### What do we have to celebrate?

- ☆ **20 Years** of outstanding client services
- .....
- ☆ **20 Years** representing your best interests
- .....
- ☆ **20 Years** of sound judgment and guidance

### THEN and NOW

Over the past **twenty years**, there have been significant changes at the Law Offices of Ardito & Ardito and in our world.

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<b>THEN</b>		<b>NOW</b>	
Gas Prices:	\$1.22	Gas Prices:	\$2.43
Tweet:	Sound a bird makes	Tweet:	A post on Twitter
Hourly Wage:	\$5.15	Hourly Wage:	\$9.00
Viral:	Relating to virus/infection	Viral:	Becoming instantly popular
Households w/ Computers:	30%	Households w/ Computers:	97%
Cloud:	Visual mass of condensed water vapor	Cloud:	Online storage of data

## COMMON MISCONCEPTIONS ABOUT LONG-TERM CARE

Most of us know of someone who requires **long-term care (LTC)**; however for ourselves & our families we usually take the “**not us**” attitude. For “us” not to consider such possibility is a mistake and some thought should be given to the following misconceptions: “**I will never need LTC.**” Once reaching age 70 there is approximately a 70% chance of requiring LTC, either temporary or perpetual. We are living longer, so be mindful of that. “**My spouse or children will take care of me.**” Making that assumption is problematic as we do not know the level of care needed, time & skill required, nor the health of our spouse and ability of our children come such time. “**Medicare will pay for LTC.**” Medicare may pay up to 100 days of skilled care under certain circumstances; however beyond that period you are on your own. *If you want to discuss LTC, estate planning or preserving your assets, contact Ardito and Ardito to schedule a consultation.*

## ❄️ Winter Safety Tips ❄️

With winter fast approaching, make sure to stay safe by following these tips:

❄️ Snow and ice increases one’s chances of slipping and falling. Be sure to clear and salt stairways and walkways. Be careful while walking, dress warmly and use footwear with traction.

❄️ Winter can make roads dangerous. Clear your car thoroughly of ice or snow before driving including the hood, roof, windows and mirrors. Be sure to slow down, be cautious and drive defensively.

## Living Trusts vs. Wills

Both living trusts and wills serve as a way to transfer property once you have passed away. The differences, however, are very important when putting your estate plan in place.

### Living Trust

#### Advantages

- Avoid the expense and delay of probate proceedings
- If you own property in another state, it eliminates the need to probate that property in that state.
- Can immediately transfer management of your property if you become incapacitated
- It remains confidential and does not become a matter of public record.
- Enables you to name someone you trust to manage trust property for young beneficiaries.

#### Disadvantages

- Setting up a trust requires quite a bit of initial paperwork
- Requires the transfer of ownership of any property you want held in the trust
- Creditors do not have a final cut-off date for bringing claims against your trust

### Will

#### Advantages

- Setting up a will is much simpler and less expensive than creating a living trust.
- Creditors face a final cut-off date for bringing claims against your estate.
- You may name a guardian for your minor children in a will.
- You do not need to transfer ownership of any property to another entity in order to create a will or make it valid.

#### Disadvantages

- A will becomes a matter of public record
- A will does not provide for transfer of management of your assets or property if you should become physically or mentally incapacitated during your lifetime
- A will has more exposure to a challenge

*If you are thinking of setting up a will or trust, creating an estate plan, or advance care directives: Contact the Law Offices of Ardito and Ardito today!*

## In An Accident...What Should You Do?

If you’ve ever been in a car accident, you can agree that initially it can be a very daunting and stressful experience. If you ever find yourself in this situation. Follow these tips:

### Be Prepared:

- ❖ Keep ID, vehicle registration and insurance information available



### Immediately After Accident:

- ❖ Take a deep breath and stay calm
- ❖ Check for injuries; call an ambulance when in doubt

- ❖ If capable, move cars & yourself to a safe place, out of traffic
- ❖ Call the police, even if the accident is minor
- ❖ Make immediate notes about the accident including damages, witness information, etc. and take pictures
- ❖ Exchange information with all involved (insurance, plate...)

### Following the Accident:

- ❖ Contact your insurance company to submit a claim
- ❖ Contact Ardito & Ardito for representation

## MEET OUR STAFF

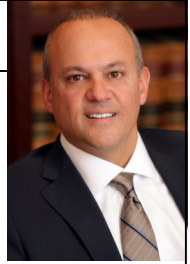


### JOSEPH ARDITO, ESQ.

Joseph has been representing buyers, sellers, builders, developers and lenders in both residential and commercial transactions, as well as handling personal injury cases, estate planning, Medicaid planning and elder law matters for over 23 years. Joseph prides himself on providing his clients with personal attention and well guided assistance and advice throughout the process, and to keep them at ease along the way. He is a member of the NYS and Nassau County Bar Associations and is past president and current board member of the Franklin Square Chamber of Commerce. Joseph is also licensed to practice law in New Jersey. Should you have any legal need, Joseph invites you to consult with him for advice.

### JOHN A. ARDITO, ESQ.

John is an attorney with 25 years of experience litigating diverse cases involving serious personal injury, wrongful death, civil rights violations and commercial disputes in both the Federal and New York State Court Systems. John prides himself on his record of effective, insightful and passionate pursuit of justice for the firm's clients. In addition to being the Senior Attorney and a founding partner of the firm, John dedicates his time serving the local community, he is a member of the NYS and Nassau County Bar Associations as well as an avid supporter of numerous local civic organizations and charities. John would be honored to evaluate your case and encourages you to contact him.



### Kindly join our firm in welcoming our newest Associate...



### DANIEL J. AURIEMMA, ESQ.

Daniel first joined our firm after graduating law school and worked as a legal assistant while awaiting his admission to the Bar. After being admitted to the Bar, Daniel went on to work at a law firm in Brooklyn, handling personal injury cases. He then worked at a law firm in Queens, where he gained experience handling commercial litigation, estate and real estate matters. Daniel returned to our office this past year and is actively involved in handling personal injury cases, estate matters, civil litigation and real estate closings. Daniel holds a Bachelor's Degree in Finance from Fordham University and received his Juris Doctorate from Hofstra University. Daniel is a member of the NYS and Queens County Bar Associations.

### MEET OUR LEGAL SECRETARIES

#### LINDA SPINA

Linda has been in the legal field for over twenty years and has been working in our office for the past six years as our lead Real Estate Assistant. Linda's area of expertise is assisting with real property transactions such as closings for homes, coops & condos and closing mortgage loans. Linda prides herself on being thorough with acute attention to detail.

#### DEANNA DUBINSKY

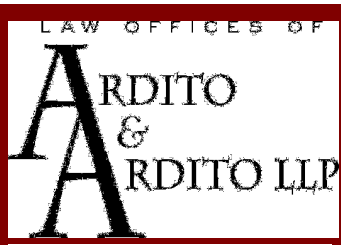
Deanna started her position with the Law Offices of Ardito & Ardito in February of 2016. She is a recent graduate of Adelphi University where she completed her Bachelor of Arts degree. At the heart of Deanna's goals at our firm is a simple desire to ensure that every client receives personalized service and the attentive response he or she deserves. Deanna is excited to begin her career in law and expects to enter law school in the near future.

**LAW OFFICES OF ARDITO & ARDITO, LLP**

PROFESSIONAL SERVICE WITH PERSONAL ATTENTION



## It's Time For Your Annual Check Up!



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This newsletter is legal advertising and is not a substitute for legal advice. If you have any questions, seek advice from professional counsel. Prior outcomes are no guarantee of future results.

As we approach the end of the year, it's a good time to conduct an **annual "check up" of your personal affairs.**

Here are some significant areas of concern:

- Do I have a Will, Health Care Proxy, or Power of Attorney? Do they grant sufficient powers to my agents to protect my interests?
- Have I recently reviewed my Will for necessary changes?
- Should I consider asset preservation planning or Medicaid planning?
- Do I need a Living Trust?
- How is the title to my house held under the deed? e.g.— Should someone be added or removed?
- Should title be held by a corporation or LLC to protect my assets?
- Should I change how title is held on my deed or other assets? (Joint Tenants, Tenants in Common, etc.)?
- Do I need to change the beneficiaries of my life insurance policy, 401k, IRA, or bank accounts?
- Do I have sufficient life insurance coverage to provide for my family?
- Did I set up a college savings plan (529) for my children/grandchildren?
- When was the last time I had my lease reviewed?

- Do I need an extension of my lease to afford my business the longevity it requires, or to sustain resale value if my business is sold?
- Should I consider refinancing my mortgage in order to lower my interest rate, shorten my loan term, or to consolidate debt?
- Should I change the limits of coverage on my auto insurance policy (Liability & SUM Coverage) or do I need an umbrella policy for an added measure of protection?

**Give thought to what needs attention and act upon it now instead of later!  
Call us anytime to discuss.  
516.825.0500**

## At Ardito & Ardito, LLP..

We are dedicated to assisting our clients in the various phases of their personal and professional lives which require the need for insightful, responsive, efficient and effective legal representation. Contact us with any legal matter that needs attention and we stand ready to assist you, your family and your friends.

Sincerely,

John A. Ardito, Esq. - Joseph Ardito, Esq. - Daniel J. Auriemma, Esq.

	<p><b>SERIOUS PERSONAL INJURY &amp; MEDICAL MALPRACTICE</b></p> <p><b>PROBATE &amp; ESTATE ADMINISTRATION</b></p> <p><b>WILLS, TRUSTS &amp; ESTATE PLANNING</b></p> <p><b>REAL ESTATE TRANSACTIONS &amp; LEASE NEGOTIATIONS</b></p> <p><b><a href="http://www.Arditolaw.com">www.Arditolaw.com</a></b></p>	
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