



# DeLoach+Hofstra, PA NAVIGATOR

When you need help, showing you and your family the way.

Injury Law + Estate Planning + Elder Law + Real Estate & Association Law + Litigation + Probate

## Driven to Help Families



Joe Murphy, Paul Cavinis, Rep DeLoach, Christine O'Neil, Peter Hofstra, Dennis DeLoach Jr.

*Please join us in welcoming our newest attorney, Christine R. O'Neil.*

A native of St. Petersburg, she earned her bachelor's degree in Marketing from Florida State University and her Juris Doctorate from Stetson University College of Law in 2014. She specifically chose to study at Stetson for its excellent Elder Law Concentration Program. Attorney Rep DeLoach described Christine as having

“the work ethic, compassion and people skills needed to work in the estate planning and elder law field.” He went on to say “we are thrilled to have her as a part of our team.”

According to Christine, her experiences with elder care started very early in her life. One holiday season, she went Christmas shopping with her grandmother. While they were going down her list, she noticed her grandmother could not remember for whom she had bought gifts. Soon after, she found out she had Alzheimer's disease. She declined rapidly. After she passed, her grandfather was left fighting his own demon—Parkinson's disease. As he weakened,

family ties became strained. Throughout this chapter in her life, she felt and saw what many families go through. It was this early experience that helped her realize she could help other families by pursuing law.

What values are important to Christine? She values quality time with her husband, Jon, and continuing traditions with family and friends—whether it's sitting down together for Christmas dinner or attending Opening Day for the Tampa Bay Rays!



**PETER T. HOFSTRA**  
Real Estate Attorney

# FAQs About Title Insurance

## Is title insurance needed when buying a home?

The answer is YES! When you purchase a home, you want to be certain it's yours. Even the most diligent search of the public records may fail to disclose title defects such as:

- ▶ A forged will or deed
- ▶ A married person conveying homestead real estate without his or her spouse
- ▶ Fraudulent impersonations
- ▶ Secret marriages
- ▶ Undisclosed heirs
- ▶ Invalid divorces

These are just a few of the potential problems that can arise. Without the protection of title insurance, you would be in jeopardy of losing your investment.

## What types of title insurance are there?

Two. The owner's policy protects the homeowner or real estate investor. The loan (mortgage) policy protects the mortgage holder by insuring that its mortgage lien is the first lien on the property. If you are financing your real estate purchase, your lender will require a loan policy. This is typically a closing cost of the buyer.

## Is there an annual premium for title insurance?

No. You pay only once. There are no

renewal premiums, and there is no expiration date on the policy. The protection lasts as long as you, or your heirs, retain an interest in the property.

The real estate you own represents stability, permanence and the hope of the future. Don't take a chance and let your property be taken from you because of a flaw in the title. It makes good sense, for the relatively small amount it costs, to protect yourself with title insurance.

Please call me or visit [deloachandhofstra.com](http://deloachandhofstra.com) if you have any questions about title insurance.



**PAUL R. CAVONIS**  
Injury Law and Trial Attorney



**JOSEPH M. MURPHY**  
Real Estate and Civil Litigation Attorney

# Read What Our Clients Say

**Renee**  
Litigation Client

*I would like to take this opportunity to say thank you and offer my sincere gratitude to my attorneys Paul Cavonis and Joe Murphy and their "angelic" paralegal Jeri Harig. Not only did this knowledgeable legal team obtain judgments against my opponent but they did so with empathy, compassion and understanding. Something I truly needed to get me through this very stressful time. I would recommend ALL of these very special people to anyone who wants a legal team with heart. I would also like to give additional kudos to Emiline who has always made me feel at ease every time she answers the phone with her consistent happy, cheerful and comforting voice.*

# Giving Back in 2016, Looking Forward to 2017

As we reflect on 2016, we are so honored to have partnered with and supported the missions of these meaningful community organizations:

Alzheimer's Association Florida Gulf Coast Chapter • City of Seminole Recreation Department • Empath Choices for Care • Fisher House at Bay Pines VA • Greater Seminole Area Chamber of Commerce • Pinellas Guardian ad Litem • Indian Rocks Christian School • Kiwanis Breakfast Club of Seminole • Largo High School • Museum of Fine Arts, St. Petersburg • Pinellas Education Foundation • Seminole High School • Seminole Historical Society • SPCA Tampa Bay

We look forward to continuing to work with our Seminole area partners and creating new community partners in Pinellas Park in 2017. Wishing you and yours all the best in 2017 and beyond!





## ★ STAFF Spotlight

### Jeri Harig

Congratulations to Jeri Harig who recently celebrated her 17th anniversary with DeLoach & Hofstra, P.A.! Jeri is a long-time general civil litigation paralegal and assists attorneys Paul Cavonis and Joe Murphy. She has experience in a wide variety of civil actions, including construction defects and liens, real estate disputes and probate disputes. Paul has remarked about Jeri that “she cares about our clients and works hard to get them the best possible outcome in their case.” Please meet Jeri Harig:



Joe Murphy, Jeri Harig and Paul Cavonis

#### What is your hometown?

Willowick, Ohio. It is located about 30 minutes east of Cleveland near Lake Erie. I lived there for 23 years before relocating to Florida.

#### Where is your favorite destination in the world?

In Europe, I would like to go to Switzerland and Sweden. Stateside, I would like to spend time at a ranch in Montana and Wyoming.

#### What is something people would be surprised to learn about you?

That I first started working with Seminole Title Company for six months before joining the law firm!

#### Do you have any pets?

I have an adopted cat named Stormy. She's a big girl; I think she is a Maine Coon cat.

#### What values are important to you?

Being truthful, honest and treating people with respect. If you don't treat people with respect, how can you expect it in return?

## 🏠 In the COMMUNITY

### New Law Scholarship for Local Alma Maters

Do you know a high school senior at either Seminole High School or Largo High School with a career goal of becoming an attorney? If so, please encourage them to apply for the newly created “DeLoach & Hofstra, P.A. Law Scholarship” through the Pinellas Education Foundation. The deadline is January 17. Rep DeLoach graduated from Seminole High in 1992, and Joe Murphy graduated from Largo High in 2003. In support of their local alma maters and aspiring attorneys, the firm is pleased to offer a \$1,000 scholarship at each school. The firm understands earning a college education can be a significant financial burden for a student and his or her family as many of our attorneys worked their way through school. For all questions, including application deadlines and criteria, please contact the Pinellas Education Foundation at 727-588-4816 ext. 2112 or visit [pinellaseducation.org](http://pinellaseducation.org).



Joe Murphy and Kristine Slayton, LHS teacher and National Honor Society Co-Sponsor



Not only can we better assist clients living in Pinellas Park, our new office location at 5010 Park Boulevard sure does afford us great seats for the city's annual Christmas Parade!

## Pinellas Park 44th Annual Christmas Parade

On Saturday, December 7, members of the DeLoach & Hofstra, P.A. staff enjoyed watching the Pinellas Park 44th Annual Christmas Parade from our newly added office location at 5010 Park Boulevard! The staff had just as much fun as their kids trying to catch beads and cheering on the procession. Congratulations to the Seminole High School Warhawk Marching Band for taking first place in the high school band category! It was an impressive showcase of our recently adopted community. We are so excited to be in Pinellas Park and to be able to better assist any clients who live in that area.





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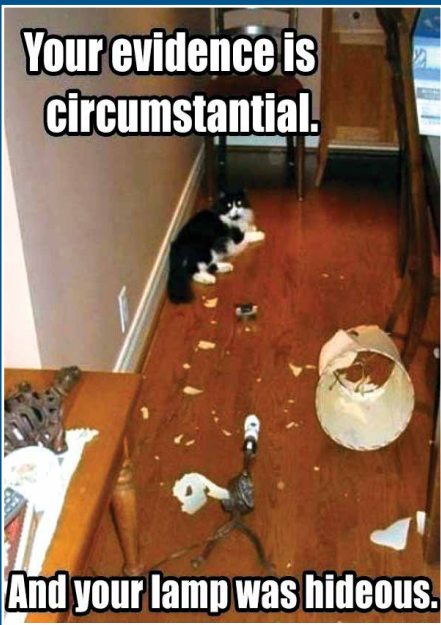
**Special MESSAGE**

**We Are Here to Help**

Even if you think we cannot help you with your particular legal need, please still call us. We have a list of trusted attorneys who practice in other areas of the law that we can refer you to and get you the help you need. If you have any questions, please contact Simone DeLoach at 727-397-5571 or [simone@dhstc.com](mailto:simone@dhstc.com) to learn more.

To update your address preferences or to be removed from our mailing list, please call Simone DeLoach at 727-397-5571 or email her at [simone@dhstc.com](mailto:simone@dhstc.com).

**PAWS for the LAWS**



# Speaking Up for Children



Monica Case,  
 Jordan Case and  
 Paul Cavonis

A Guardian ad Litem (GAL) is a volunteer appointed by the Court to advocate for the best interest of a child who has been abused, neglected, or abandoned. The majority of these children have been removed from their homes and placed with relatives or foster parents. The firm has supported the GAL Program by giving Christmas gifts to such a family. This year's family was a grandmother who had three grandchildren placed with her and already had two children at home. Attorney Paul Cavonis has served as a volunteer GAL since 2013. When asked why he does it, he said "the children need an advocate to give them a voice." Special thanks to Paul's paralegal Monica Case and law clerk Jordan Case for leading this meaningful holiday initiative and to Paul for giving a voice to the voiceless.



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[deloachandhofstra.com](http://deloachandhofstra.com)

*Connect With Us!*



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## ***Estate Planning Essentials***

**TUESDAY, JANUARY 17, 5:30 P.M.**

- ▶ *Wills v. Trusts*
- ▶ *Advance Directives*
- ▶ *Asset Protection*

## ***How to Qualify for Medicaid***

**TUESDAY, JANUARY 31, 5:30 P.M.**

- ▶ *Income/Asset Rules*
- ▶ *Common Myths*
- ▶ *Crisis Management*

## ***Five New Developments in Estate Planning***

**TUESDAY, FEBRUARY 14, 5:30 P.M.**

- ▶ *Estate Tax Update*
- ▶ *IRA Trust Planning*
- ▶ *Asset Protection Planning*
- ▶ *Protecting Your Children's Inheritance*

## ***How to Qualify for Medicaid***

**TUESDAY, FEBRUARY 28, 5:30 P.M.**

## ***Estate Planning Essentials***

**TUESDAY, MARCH 14, 5:30 P.M.**

Our educational seminars are free and open to the public so we welcome all friends and family. All seminars presented by attorney Rep DeLoach in the DeLoach & Hofstra, P.A. Law Library. Seating is limited so please RSVP to Ashleigh Fisichella at 727-397-5571, [ashleigh@dhstc.com](mailto:ashleigh@dhstc.com) or online at [deloachandhofstra.com](http://deloachandhofstra.com).



## **Rep's "Oh-So-Sloppy Joes"**

When asked if he is a vegetarian, Attorney Rep DeLoach will answer "Well, I am at home because my wife is!" This is an easy, delicious dish that even meat lovers can enjoy. (serves 4)

- ▶ 1 (12 oz) package frozen vegetarian burger crumbles
- ▶ 1 (4 oz) can diced mild green chiles, drained
- ▶ 3 tbsp yellow mustard
- ▶ 2 tbsp sweet pickle relish
- ▶ 1 tbsp extra-virgin olive oil
- ▶ ¾ cup tomato ketchup
- ▶ ¼ cup chopped onion
- ▶ 4 slices of pepper jack cheese (optional)
- ▶ 4 sandwich buns
- ▶ Salt and freshly ground black pepper

Heat the oil in a large skillet over medium heat. Add the onion, cover, and cook until softened, about 5 minutes. Add the burger crumbles and chiles. Stir in the ketchup, mustard, and pickle relish. Season to taste with salt and pepper. Simmer, stirring occasionally, until hot, about 10 minutes.

To toast the buns and cheese, place the split bun halves cut side up on a baking sheet and cook them under a preheated broiler until light golden brown, about 30 seconds.

To serve, spoon the sloppy joe mixture into the buns and accompany with plenty of napkins. A side dish option is to serve them with tator tots.