



DeLoach Hofstra + Cavanaugh, 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

The Last Two

In his estate planning and elder law practice, attorney Rep DeLoach loves learning about his clients' life experiences. He's been fortunate to help many interesting people, from Fortune 500 executives and retired scientists to world travelers and military veterans. The recent death of Former President George H.W. Bush brought to mind a particular client named Jack.

As he aged, Jack became a target for elder and financial abuse and fell on difficult times. Jack experienced several falls in a nursing home and his family was uncertain where he would get the best care or if he could access VA Pension benefits. Rep prepared a Life Care Plan to help Jack get the right care and to help his money last longer.

According to Jack's son James, "It was all about the bow tie...that's what my wife said. While Rep had great reviews, it was really the bow tie that swayed us. He helped my father establish a trust for his estate, and later helped us with assisted living expertise and legal support to claim benefits. I am really glad he wears a bow tie, as I'm not sure we would have [found him]. Rep and his team are a great resource. Highly recommended."

Jack was a pretty tough, opinionated guy. It was years later when his son told Rep that Jack had served with George H.W. Bush in World War II. In fact, Jack and the former president were the only two surviving members of their air squadron. After Jack was in the hospital, he received a letter from his former squad member, Mr. Bush.



Reading this letter today gives Rep chills. A letter from our former president to a client we helped! Rep could never know what Jack and Mr. Bush experienced in World War II, nor the camaraderie they shared while serving our country. It was a great example of letter writing from a legendary figure who changed history, was renowned as a great American, and was a respected person on both sides of the political aisle. Mr. Bush certainly had a way with words in his concise, personal, and witty letter to Jack.

Jack passed away in November 2017, leaving Mr. Bush as the sole surviving member of



his World War II fighter squadron until his death on November 30, 2018. We send our condolences to the Bush family as our nation mourns the loss of our 41st president.

If you need help with your aging loved one, please give us a call.

STAFF Spotlight

Mary Lou Dahmer

Mary Lou Dahmer is the firm's Public Benefits Specialist. According to attorney Rep DeLoach "She is like a dog with a bone on our Medicaid and VA applications. She is very thorough and helpful to our elderly clients in a difficult time." Please meet Mary Lou:



What is your hometown?

Montpelier, Vermont.

What is your favorite movie? Why?

Ladyhawke. It has a fantastic cast (Rutger Hauer, Michelle Pfeiffer & Matthew Broderick) and the cinematography is stunning. The story combines romance, humor, fantasy and suspense.

What do you like to do to relax?

I especially like to walk through cemeteries. I have been doing genealogy research of my family for many years. You can learn a great deal from the older headstones. There is a sense of peace that I do not find in other places.

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

I like to go to the gun range and shoot my handguns, especially my two revolvers. And, I am a better shot than my husband!

Do you have any pets?

We have two cats. Max is about 9 years old and is a long-haired tuxedo; he was a stray who adopted us. Cheekie is almost 3 years old. We adopted her from the Humane Society of Tampa Bay after another of our cats had passed away.

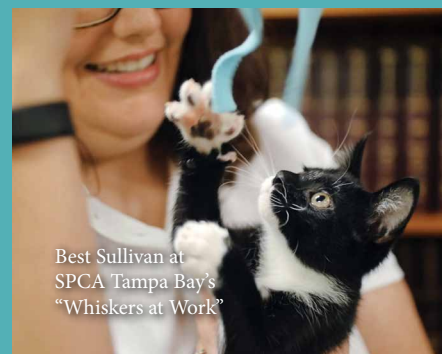
What values are important to you?

Honesty, loyalty, integrity.

Giving Back in 2018, Looking Forward to 2019

As we reflect on 2018, we are so honored to have partnered with and supported the missions of these meaningful community organizations:

- ▶ Academy Prep of St. Petersburg
- ▶ City of Pinellas Park
- ▶ City of Seminole Recreation Department
- ▶ Florida Sheriffs Youth Ranches
- ▶ Freedom Square
- ▶ Greater Seminole Area Chamber of Commerce
- ▶ Indian Rocks Christian School
- ▶ Kenwood Neighborhood Association
- ▶ Kiwanis Breakfast Club of Seminole
- ▶ Largo High School
- ▶ Muscular Dystrophy Association of Tampa Bay
- ▶ Museum of Fine Arts, St. Petersburg
- ▶ Oakhurst United Methodist Church
- ▶ Oak Ridge Wesleyan Church
- ▶ Orangetheory Fitness Downtown St. Petersburg
- ▶ Pinellas County Chiropractic Society
- ▶ Pinellas Education Foundation
- ▶ Pinellas Guardian ad Litem
- ▶ Pinellas Park/Gateway Chamber of Commerce
- ▶ Pinellas Seminole Women's Club
- ▶ Rotary Club of Seminole Lake
- ▶ Seminole Elks Lodge #2519
- ▶ Seminole High School
- ▶ Seminole Historical Society
- ▶ SPCA Tampa Bay
- ▶ St. Petersburg College Institute for Strategic Policy Solutions
- ▶ St. Petersburg College Foundation



Wishing you and yours all the best in 2019 and beyond!

Proven RESULTS



JOSEPH M. MURPHY
Real Estate and Civil Litigation Attorney

Read What Our Clients Say

After seven years of successfully renting my house, I suddenly had a distressing situation with a new tenant. I am not a professional landlord and was at a loss on what to do legally. We were able to get a next day appointment with Joe Murphy, who guided us in our choices to resolve this problem. He was professional, friendly, and knowledgeable in real estate law. Thank you!

Sheila
Real Estate Client



FAQs: Life Care Planning

What is Life Care Planning?

Life Care Planning involves helping our elderly clients deal with the legal, financial and healthcare aspects of the aging process. Life care planning is a holistic solution to help the elderly find, get and pay for good long-term care.

What makes a Life Care Planning (LCP) attorney different from a traditional elder law attorney?

When an elder is no longer able to live at home, an LCP attorney uses an Elder Care Coordinator to help the elder and

his or her family obtain good health care. We employ a full time social worker, Gloria Centonze, whose sole job is to act as a client's health care advocate. Traditional elder law firms focus solely on asset protection planning while an LCP firm's primary goal is to get good health care for our clients, while still providing asset protection options if necessary.

What is an Elder Care Coordinator (ECC)?

The role of our ECC is to advocate for our elderly clients to get them the right care

in the right place. When your aging loved one has a bad turn in health, such as a fall or stroke, navigating the healthcare system is difficult. The family will have many questions about care, placement, doctors, nursing homes, insurance, assisted living facilities, and much more. Our ECC gives the elder and his or her family support and advocacy in a difficult situation.

When would a Life Care Plan make sense for me or my loved one?

When you or your loved one is no longer able to live at home safely, our team is able to help you and your family make the correct health care, placement, legal and financial decisions. Please give us a call if you need help with your aging loved one.



Guardian ad Litem donors

In the COMMUNITY

The Gift of Giving

DHC and Seminole Title Company hosted two Christmas charity events this year. They donated to "Fill the Sled," a Seminole Lake Rotary Club toy drive for foster kids. Additionally, they donated funds and toys to sponsor a Guardian ad Litem (GAL) family for Christmas. This year's GAL family had seven children ranging in ages from one to seventeen. Serving since 2013, Attorney Paul Cavonis is a volunteer GAL appointed by the Court to advocate for the best interests of a child who has been abused, neglected, or abandoned. Special thanks to Paul's paralegal Monica Case for once again leading this meaningful initiative. With both the GAL family and Fill the Sled project, the staff was thrilled to be able to touch so many young lives this past holiday season.



Check presentation with Darlene Grayson, APSP's Director of Development, Lacey Miller and tournament organizer William Wagner

Tom Grayson Memorial Tennis Tournament

Our hearts sank with the unexpected loss of our long-time, personal and professional friend, Tom Grayson. Tom lit up the office whenever he was in the law firm or title company. With more than forty years in the lending business, he retired in 2015 as President and Owner of G & D Financial Services, a mortgage company specializing in private investor mortgage loans. A passionate and highly ranked tennis player, Tom (aka Mr. Tennis) played many tournaments in Florida and across the country. In his memory, the Tom Grayson Memorial Tennis Tournament was established at The Club at Treasure Island. Tom was a giving person who enjoyed imparting advice and good spirits to any young person around the tennis courts. DHC and STC were lead sponsors of the tournament and event proceeds benefited the Scholarship Fund at Academy Prep of St. Petersburg (APSP), a rigorous private middle school for students qualifying for need-based scholarships. Our thoughts are with the Grayson family and his lovely wife, Darlene.



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PROUDLY A **DOG-FRIENDLY OFFICE**

Special MESSAGE

dhcVIP Giveaway: Fleetwood Mac Tickets

The “Rumours” are true! One lucky dhcVIP member will win two tickets to the upcoming concert for legendary, GRAMMY-award winning band Fleetwood Mac playing on Monday, February 18 at Amalie Arena!

If you are a firm client and would like to enter to win or join as a dhcVIP, visit www.dhclaw.com/FleetwoodMac or call 727-308-5441. We’ll draw the winning name on **Monday, February 4** so don’t delay!

Cover masthead photo: West Indian manatees (Florida manatees) annually migrate to Florida’s warm waters in November–January.

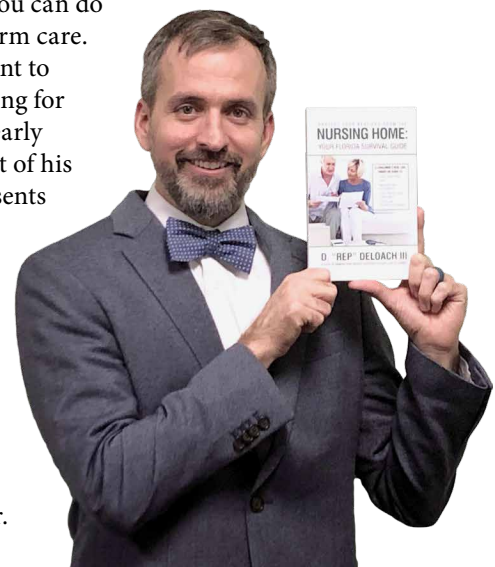
To update your address preferences, add friends or family to our mailing list, or to be removed, please call Simone DeLoach at 727-308-5441 or email her at simone@dhclaw.com.

PAWS for the LAWS



Commitment to Education

Congratulations to attorney Rep DeLoach on his second book “Protect Your Nest Egg From The Nursing Home: Your Florida Survival Guide.” Rep wants to help people become more informed about long-term care and its costs, how to find good care, and what you can do now to pay for your future long-term care. So whether your loved one just went to the nursing home or you’re planning for yourself, it’s never too late or too early to learn your options. Also, as part of his commitment to education, he presents two free monthly seminars at our office, one on long-term care planning and one on estate planning (see detachable tab for seminar dates). To get your free copy of this guide or his book on estate planning, visit www.dhclaw.com or call Ashleigh Fisichella at 727-308-5441. She can also register you for a seminar.



When you need help.

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Upcoming EVENTS

Estate Planning Essentials

TUESDAY, JANUARY 22, 5:30 P.M.

- ▶ Wills v. Trusts
- ▶ Probate and Probate Avoidance
- ▶ Asset Protection Strategies
- ▶ Incapacity Planning

How to Qualify for Medicaid

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

- ▶ Income/Asset Rules for Medicaid
- ▶ Healthcare Crisis Management
- ▶ VA Benefits

Estate Planning Essentials

TUESDAY, FEBRUARY 19, 5:30 P.M.

(see January 22)

How to Qualify for Medicaid

WEDNESDAY, MARCH 6, 5:30 P.M.

(see February 5)

Estate and Pet Planning

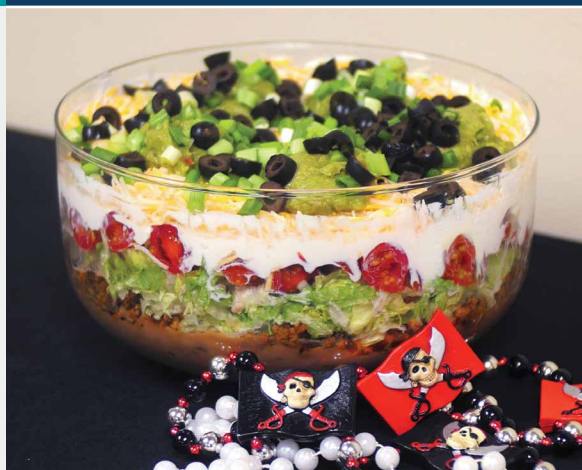
SATURDAY, MARCH 9, 10 A.M.

*SPCA Tampa Bay (9099 130th Avenue North, Largo)

- ▶ Pet planning, pet trusts and SPCA Tampa Bay's Legacy of Love Communal Pet Trust
- ▶ Incapacity Planning, including who to name to help you
- ▶ Wills, Trusts and Probate
- ▶ Charitable Planning

Our educational seminars are free and open to the public so we welcome all friends and family. All seminars are presented by attorney Rep DeLoach in the DHC Law Library *unless otherwise noted. Seating is limited so please RSVP to Ashleigh Fisichella at 727-308-5441, ashleigh@dhclaw.com or online at dhclaw.com.

Our Favorite RECIPES



Alicia's Gasparilla 7 Layer Dip

Ahoy, Matey! For more than a century, the legendary pirate José Gaspar (Gasparilla), has invaded Tampa Bay every year, kicking off two treasure-filled months of parades, festivals, and other excitement. For this year's festivities, or any other, make Accounting/Administrative Assistant Alicia Farber's 7 Layer Dip for your crew—it's an absolute vegetarian treasure! Arr! (Serves 64)

- ▶ 1 (12 oz) package frozen veggie crumbles (e.g. Morningstar, Gardein or Boca)
- ▶ 1 can (16 oz) vegetarian refried beans
- ▶ 1 container (16 oz) sour cream
- ▶ 1 package taco seasoning mix
- ▶ 1 package (8 oz) shredded Mexican cheese
- ▶ 1 cup prepared guacamole
- ▶ 1 cup shredded lettuce
- ▶ 1 cup chopped tomatoes
- ▶ ½ cup sliced green onions
- ▶ ½ cup sliced black olives
- ▶ Tostitos Scoops tortilla chips

Mix veggie crumbles and taco seasoning packet. Heat in lightly oiled pan. Spread refried beans in shallow serving dish. Spread crumbles over refried beans. Top with layers of lettuce, tomatoes, sour cream, cheese and guacamole. Garnish with black olives and sliced green onions. Serve with salsa and scoop chips.