



DeLoach Hofstra + Cavonis, 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

No Other Place To Go



John at Yellow Banks Grove
citrus packing plant

You never know

when bad things will happen to good people. For John Buck it was Thanksgiving Day. A driver failed to stop at the light at Seminole Boulevard and 102nd Avenue in Seminole, an intersection many know well. The impact was so great that John's vehicle struck another vehicle traveling beside him and flipped over. Bleeding and injured, John hung upside down, suspended from his safety belt, until EMS arrived. His vehicle was totalled.

"All I can say is thank God I had a heavy SUV, or I wouldn't be talking to you," exclaimed John. "I was cut on my left arm and my back. I turned black and blue from my neck down to my waist for about two months. I am so glad my wife was not in the car."

John immediately contacted his attorney, the late John Pecarek. Because Pecarek practiced estate planning and probate, he referred John to personal injury attorney



Paralegal Monica Case, John, former
Law Clerk Emily Walsh and Paralegal
Jenny Pachoumis at Yellow Banks Groves

Paul Cavonis. At the time, Pecarek was preparing for retirement and told John he would be transferring his estate planning files to DeLoach, Hofstra & Cavonis, P.A. because of his trust in the firm.

The at-fault driver had no insurance, so all of John's expenses would need to be paid by his own policy. A local business owner with assets to protect, John maintained robust uninsured/underinsured motorist coverage. Paul's team at DHC immediately

pursued maximum payment and prepared John for deposition and mediation.

"I liked that you have a video to show and tell me what to do and not to do," recalled John. "This is not my expertise. I know fruit, I don't know the law. Paul did a great job for me. I was very well briefed and that impressed me," continued John. "If I had to do it over again or if I have another accident, there would be no other place to go."

John is quick to compliment Paul's paralegal, Jennifer Pachoumis. "She is first-class and an asset to your law firm. I would employ her in a moment," he exclaimed. That's high praise any employer wants to hear!

Florida leads the nation with uninsured drivers on the road. To protect yourself and your family, you need sufficient uninsured/underinsured motorist coverage and medical payments coverage. We encourage you to call us for a free automobile insurance review. We're here when you need help.

STAFF Spotlight

Hank Schuhmann

Hank Schuhmann is our office runner for both DHC and Seminole Title Company. You've probably seen him around town in our "Help for the Hurt" van. He's instrumental to providing great service for our clients. Please meet Hank:



Hank embarking on his Seminole route

What is your hometown?

I was born in Long Island City and lived in Woodside, New York.

What is your favorite movie? Why?

Any John Wayne movie. I have never seen a bad one. *She Wore a Yellow Ribbon* is the best.

What is your favorite book? Why?

Pinstripe Empire: The New York Yankees from Before the Babe to After the Boss by Marty Appel.

Where is your favorite destination in the world? Why?

Yankee Stadium. I was born a Yankee fan and am still an avid Yankee fan. My first job was at Yankee stadium for Harry M. Stevens. I sold peanuts for 10 cents a bag. I didn't sell a lot of peanuts but saw a lot of great baseball.

What do you like to do to relax?

I manage a 50 and over softball team.

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

I played minor league for two years until an injury did me in.

Do you have any pets?

I have one cat, a tuxedo named Katie.

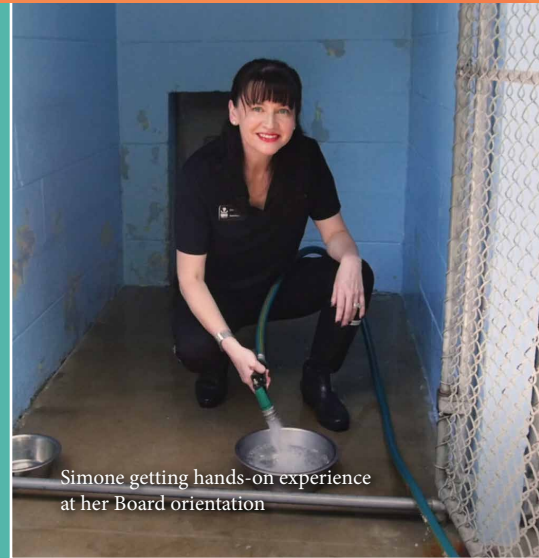
What values are important to you?

Honesty, reliability, always be ready to help a friend.

In the COMMUNITY

Legacy of Leadership

Director of Marketing Simone DeLoach recently joined the Board of Directors for SPCA Tampa Bay. The firm has supported the SPCA for over forty years in myriad ways including volunteerism, sponsorship and our "Legal Beagles" Pet Walk team. Attorney Dennis R. DeLoach Jr. was on the Board in the late 1970s when it was still SPCA St. Pete. Attorney Rep DeLoach also served several terms and is a regular speaker on Pet Trusts. SPCA Tampa Bay is the only non-profit, animal welfare agency in Pinellas County operating an open-admission shelter, pet training facility and public veterinary center. Their Largo shelter cares for injured wildlife and more than 8,000 animals annually surrendered by owners. To support the SPCA's mission, Simone is currently working on "Hooray for Hollywoof," a dinner-dance gala on October 12 at the historic Coliseum. Learn more at SPCATBFurBall.com.



Simone getting hands-on experience at her Board orientation



Rep and Simone DeLoach with paralegal Sharon Touchton



Simone DeLoach, Clerk of Court Ken Burke, Darlene Grayson and Rep DeLoach

LiFT Your Spirits

DHC proudly sponsored the 6th Annual "LiFT Your Spirits" Gala supporting LiFT's mission to educate children and young adults with neurodiversities. Throughout the country the number of children identified with learning differences like autism, spectrum disorders, Down syndrome, and ADHD has surged in recent years. LiFT is responding to this need in our community. Located in Seminole, LiFT Academy and LiFT University provide academic challenges in an accepting and inclusive environment so students can build character, confidence, and develop to their fullest potential. Paralegal Sharon Touchton's granddaughter has flourished at LiFT Academy for four years. To learn more about LiFT, visit liftacademy.org.

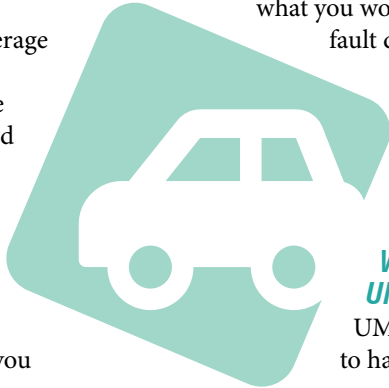


PAUL R. CAVONIS
Injury Law and Trial Attorney

FAQs: Uninsured/Underinsured Motorist Coverage in Florida

What is uninsured/underinsured motorist coverage in Florida?

Uninsured/underinsured motorist (UM/UIM) coverage is designed to provide additional coverage in the event that you are involved in an accident with a driver that does not have any or enough liability coverage for your injuries. UM/UIM can also be applied in the event that you



are hit by a driver that flees the scene of the accident. In general, UM/UIM covers what you would have received from the at fault driver's insurance company, had the appropriate coverage been available. This would include but is not limited to medical expenses, lost wages, pain and suffering, etc.

Why is it important to have UM/UIM coverage in Florida?

UM/UIM is especially important to have in the state of Florida

because drivers are not required to purchase bodily injury (BI) coverage. There is a common misconception that UM/UIM coverage pays for the injuries and/or vehicle damage of the uninsured motorist. UM/UIM covers the policyholder, other drivers listed on the policy and passengers in the policy holder's vehicle.

Contact us for a free automobile insurance review to ensure you have sufficient coverage.



JOSEPH M. MURPHY
Real Estate and Civil Litigation Attorney

Read What Our Clients Say

Anonymous
Real Estate Client

I contacted the law firm because I am in the middle of a patio construction project that has been ongoing; it's not like I asked the construction company to build the Taj Mahal. They have destroyed my patio and took two times to fix it. Mr. Murphy read over the contract I signed and explained in great detail my options in a straightforward manner. I appreciate Mr. Murphy and the law firm he represents. I have dealt with DeLoach, Hofstra & Cavonis, P.A. for quite a long time. They are very down-to-earth with the facts and do not use big jargon that you can't understand. They provide step-by-step procedures that are completely explained and I love that. Thank you so much, Joe Murphy and your team!



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PROUDLY A **PET-FRIENDLY OFFICE**



Special MESSAGE

#DHCkoozie Photo Contest

Submit your koozie pics to simone@dhclaw.com for a chance to win a \$50 Amazon gift card. We'll post your photo to our Facebook page and the photo with the most "Likes" wins! Contest closes Sunday, September 8. Contact Simone DeLoach at 727-308-5441 or visit dhclaw.com/DHCkoozie to learn more. No koozie? No problem! Pick one up at our office on your next visit!

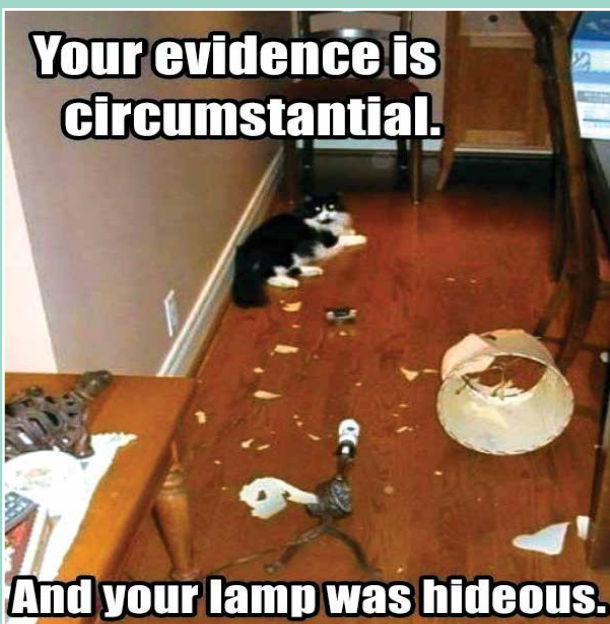
Cover masthead photo: Exactly 50 years ago on July 20, the world heard these famous words as Neil Armstrong stepped onto the surface of the Moon: "That's one small step for (a) man, one giant leap for mankind." The Apollo 11 mission flown by Armstrong, Buzz Aldrin and Michael Collins represented the U.S. accomplishing a seemingly impossible goal on a seemingly impossible timeline.

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

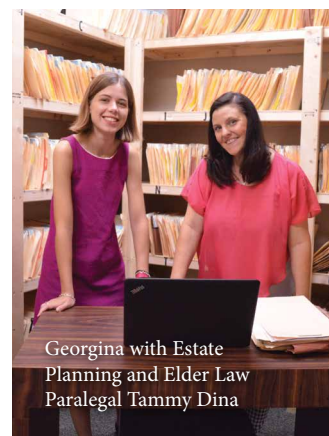
**Your evidence is
circumstantial.**



And your lamp was hideous.

Congratulations to Our Scholarship Recipient, Georgina Patient

Congratulations to Georgina Patient, our latest recipient of the "DeLoach, Hofstra & Cavanis, P.A. Law Scholarship" awarded through the Pinellas Education Foundation. Georgina recently graduated from Largo High School and will study International Relations at Florida State University. Selected to participate in FSU's Honors Legal Scholars program, Georgina will sit in on law classes and shadow law students. She aspires to become an attorney focused on criminal defense and human rights law. Georgina interned with our Marketing and Estate Planning Departments this summer helping to scan and catalog older estate planning documents as we work toward becoming a more paperless office. We wish her all the best with her studies and look forward to seeing her next summer! You may read Georgina's inspiring essay on our website.



Georgina with Estate
Planning and Elder Law
Paralegal Tammy Dina



When you need help.

DeLoach Hofstra
+ Cavanis, PA
dhclaw.com

Connect With Us!



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Upcoming EVENTS

Our Favorite RECIPES

Estate and Pet Planning

WEDNESDAY, JULY 31, 5:30 P.M.

*Florida CraftArt (501 Central Avenue, St. Petersburg)

- ▶ *Pet Planning and Pet Trusts*
- ▶ *Incapacity Planning, including who to name to help you*
- ▶ *Estate Planning Basics*
- ▶ *Charitable Planning*

How to Qualify for Medicaid

TUESDAY, AUGUST 6, 5:30 P.M.

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

Estate Planning Essentials

TUESDAY, AUGUST 20, 5:30 P.M.

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

Estate and Pet Planning

SATURDAY, AUGUST 24, 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*

How to Qualify for Medicaid

TUESDAY, SEPTEMBER 10, 5:30 P.M.

(see August 6)

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.



Simone's Succotash

A fun twist on a popular side dish! This vibrant, vegetarian dish is made with protein-rich edamame and takes advantage of our great summer produce. It can be served hot but also holds up well when prepared the night before and served chilled. It's quick and easy to make:

- ▶ 1 tbsp butter (or butter substitute to make it vegan)
- ▶ 2 tbsp olive oil
- ▶ ½ cup red bell pepper
- ▶ ¼ cup chopped red onion
- ▶ 2 cloves garlic, minced
- ▶ 1 pkg. Marjion Edamame
- ▶ 1 cup corn (fresh, frozen or canned)
- ▶ ¼ cup water
- ▶ Salt & pepper to taste
- ▶ 2 tbsp fresh parsley or basil

Heat skillet to medium, add butter and oil. Sauté bell pepper, onion and garlic 2–3 minutes. Add edamame, corn and remaining ingredients. Cook 4–6 minutes stirring frequently. Serve immediately or refrigerate and serve chilled. Option: the succotash is delicious as a side dish or can be topped with grilled tofu, shrimp, salmon or chicken as a main dish.