

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

Because You're Very Important to Us

Ron with Personal Injury, Estate Planning and Elder Law attorneys and staff, from left to right: Jennifer Pachoumis, Monica Case, Paul Cavonis, Ron, Rep DeLoach, Gloria Centonze, and Tammy Tolsma

Our philosophy at DeLoach, Hofstra & Cavonis, P.A. is that once you are a client, you are always a client.

Even if you have no current need or it has been years since you last visited our office, we still consider you a valued part of the DHC family. To express our gratitude, we're introducing our new DHC VIP program. It is absolutely free to the many thousands of people we've had the honor of serving over the past 40 years. This program offers a growing list of benefits we're exclusively extending to our clients at no cost. All you have to do is sign up.

VIP Benefits Include:

- ▶ Free Estate Planning Documents Review
- ▶ Free Notary Public Service
- ▶ Free Car Insurance Policy Review
- ▶ Free HIPAA Privacy Release Form
- ▶ Free Health Care Surrogate for Minor Children Form

- ▶ Free 15-Minute Phone Consultation with an Attorney
- ▶ Free Entry into DHC Law Contests
- ▶ Referrals to Trusted Attorneys
- ▶ Dedicated VIP Hotline

To see a full description of the benefits or to join, visit dhclawVIP.com. You can also join by contacting us at 727-568-6696, vip@dhclaw.com, or on your next visit to the firm! Again, we thank you for the trust and confidence you have placed

"This firm is definitely more like a family. You can't fake caring. You know, I used to be a retail manager. I can train you in all the mechanics, but caring, I can't. You either have it or you don't. You guys have got it." —RON



in us. We look forward to continuing to serve you with this new client program!

Pictured is one of our inaugural DHC VIP members, Ron and his service dog Coco. Ron and Coco have been friendly faces around the office for years. We even have water and biscuits on hand for Coco. Initially, Ron's parents were real estate clients dealing with condominium association issues with Peter Hofstra. Later, Ron's family engaged Rep DeLoach for a Life Care Plan. Ron also worked with Paul Cavonis when he and his father were in a car accident. To watch a video of Ron's story, please visit dhclaw.com/testimonials.



FAQs: Designation of Health Care Surrogate for Minors

A Designation of Health Care Surrogate for a Minor (HCS) provides authorization to a nominated person, other than a natural parent or legal guardian, to give consent to medical treatment on behalf of a minor child. The nominated HCS may complete any consent forms and access medical records. Without the HCS, it can be stressful for a stepparent, grandparent, godparent, or supervising adult.

Some examples of when this document is helpful are:

Stepparent

Jill and her stepson, Jack, are involved in a car accident on the way to school. Jack is rushed to the hospital, but Jill cannot get any information regarding Jack's condition or his treatment. This is because Jill, as stepmother, has no legal authority until all persons who have priority under Florida law are reached.

Parent or Child is Traveling

A HCS can also be helpful when parents go out of town, leaving their child in the care of a third party, or a child travels without his/her parents, such as for summer camp or extracurricular activities.

When completing a HCS, a legal professional can help ensure everything is done in a correct and legally effective manner. For more information, please call me.



Read What Our Clients Say

Ron

Life Care Planning and
Injury Law Client

A Life Care Plan was the best thing I could have ever done for my parents. The Life Care Plan assisted in many ways and my only regret is that we didn't do this years before. The compassion and care given to me and my parents was awesome. It saved us far more money than the fee paid—not only in monetary terms, but emotional terms as well. I would recommend this type of care by Rep DeLoach to anyone. Rep kept us from making a major mistake in selling the condominium which would have resulted in Dad losing his Air Force pension. Don't make assumptions when it comes to the care of your loved ones. It's what you don't know that will cause you a major headache. Rep knows the estate planning, elder law, Medicaid and Medicare implications that the normal person doesn't. You need to use this firm if you want someone who cares about your parents' asset protection and cares for them being taken care of correctly by an assisted living facility.

I also had an incident with a careless driver that Paul Cavonis helped me with. You will never find an attorney who cares for you not only as a client but as a human being. I was kept fully informed every step of the way by this firm. They care for you. Paul asked for the maximum from the other party and he got it. I recommend Paul for any legal representation for Personal Injury and any Commercial Litigation. You won't find anyone better.

In the COMMUNITY

Chili Cook-Off for a Cause

On February 19, DeLoach, Hofstra & Cavinis, P.A. and Seminole Title Company hosted its "2nd Annual Presidents' Day Chili Cook-Off." Seven staff members competed in this "cook-off for a cause." Attorney Rep DeLoach swept first-place with his vegetarian chili (see detachable tab for recipe). Second place was a three-way tie between attorney Joseph M. Murphy, Marketing Coordinator Ashleigh Fischella, and Bookkeeper Alicia Greer. The firm and title company will be competing with Rep's winning recipe in the 18th Annual Pinellas Park Firefighters Chili Blaze on Friday, March 16, in England Brothers Park. All event proceeds benefit the Muscular Dystrophy Association. There will be 40+ teams at the Chili Blaze with many different types of chili. The firefighters will be cooking food and serving beer. There will be live entertainment and fireworks to end the evening. Please stop by our

table to taste the winning recipe! For more information, visit www.chiliblaze.com.



Chili cook-off chefs

A Far Out Brunch

In celebration of the Museum of Fine Art's exhibition *Moon Museum: Art and Outer Space*, the Contemporaries celebrated the relationship between art, science and space travel by hosting a Space Age Brunch on Sunday, February 11. The Bob Rauschenberg Gallery Director, Jade Dellinger, who has appeared in PBS' *History Detectives*, spoke to the attendees about the story of how conceptual artist and sculptor Forrest Myers

put the first piece of contemporary art on the moon, which was called the Moon Museum. The piece is a small tile with illustrations from John Chamberlain, David Novros, Claes Oldenburg, Robert Rauschenberg and Andy Warhol. The original tile was left on the moon via Apollo 12; one of 40 copies of the tile is currently on loan to the MFA from a private collection. DHC was a proud sponsor of this event and all net proceeds benefited the Museum's contemporary art acquisition fund. DHC's Director of Marketing, Simone DeLoach, chaired the event and is the Immediate Past President of the Contemporaries.



Rep DeLoach, Simone DeLoach, MFA Curator of Contemporary Art Katherine Pill, and Jade Dellinger

STAFF Spotlight

Alicia Greer

Congratulations to Alicia Greer on her recent wedding engagement! She is the law firm's bookkeeper as well as the receptionist and customer intake specialist for our affiliate company, Seminole Title Company. Please meet Alicia:

What is your hometown?

I was born in Rockford, Illinois, but I moved away when I was seven and have never been back.

Where is your favorite destination in the world? Why?

I went to high school in Guam, and I will always remember the way the jungle smells after it rains, and the sound of the waves hitting the reef. When I was there, I learned to surf, climbed

mountains, swam in waterfalls, went to village fiestas, and dated an island boy.

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

My father was a Doctor in the Army and my ex-husband was also an Army officer. Because of that, I have lived in Illinois, the Canal Zone in Panama, Indiana, Guam, Virginia, Mississippi,

South Korea, Kansas, Nebraska and Florida (which I now consider home).

Do you have any pets?

I have two cats, Freddie and Tigs, and two dogs, Mollie and Rosie. Rosie is our little rescue that my son and I found crossing five lanes of busy 4th Street downtown. She was so horribly matted and terrified to be touched. Rosie is my sweet little white shadow that follows me wherever I am in the house. I think she has never forgotten how we saved her.

What values are important to you?

I treasure time with my family. I have two sons, Christopher, 24, and Jacob, 13, and getting everyone together is magical to me. My father was Cuban and my mother always cooked huge Cuban feasts for the holidays. Now that they are both gone, the tradition has passed to me.



Alicia with her winning ribbon from the chili cook-off

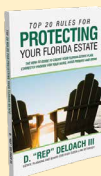


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Special MESSAGE

Free Estate Planning Book



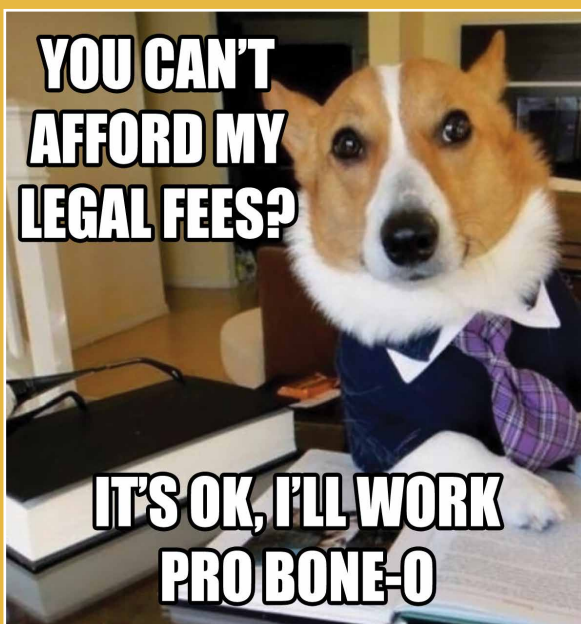
Do not create your will or trust without reading attorney Rep DeLoach's free book! He has written his book in clear, understandable language that provides vital estate planning information on how to correctly

provide for your heirs, avoid probate and more. To download a free copy of Rep's book or other guides, visit www.dhclaw.com.

To request a hard copy of this book, call Ashleigh Fisichella at 727-308-5441. She can also register you for a seminar.

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



The Legend Has Retired

Congratulations to Jill Ann Iacopelli on her recent retirement from the firm. Jill was a paralegal to firm founder Dennis R. DeLoach Jr. With humor she reflected at her retirement party, "Dennis and Ken Burke, I want to thank you both for believing in me 28 years ago. A liberal Yankee woman teaming up with a true conservative Southern gentleman and it worked. I had a crash course in Southern speech where I learned terms such as fudermor, fixing to do something, journey proud, and that I was spelling 'dogs' wrong my entire life!" We wish Jill and her family all the best in this exciting new chapter of their lives. (And, go "Dawgs!")

Dennis R. DeLoach Jr.
and Jill Ann Iacopelli



When you need help.

DeLoach Hofstra
+ Cavonis, PA
dhclaw.com

Connect With Us!



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Upcoming EVENTS

Estate Planning Essentials

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

- ▶ *Wills v. Trusts*
- ▶ *Probate and Probate Avoidance*
- ▶ *Medicaid and Asset Protection Strategies*
- ▶ *Incapacity Planning: Durable Powers of Attorney and Advance Directives*

How to Qualify for Medicaid

TUESDAY, APRIL 3, 5:30 P.M.

- ▶ *Income/Asset Rules for Medicaid*
- ▶ *Common Myths for Protecting Your Assets*
- ▶ *Healthcare Crisis Management*
- ▶ *Irrevocable Trust Planning*
- ▶ *VA Benefits*

Estate Planning Essentials

TUESDAY, APRIL 17, 5:30 P.M.

(see March 20)

How to Qualify for Medicaid

TUESDAY, MAY 1, 5:30 P.M.

(see April 3)

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 DeLoach, Hofstra & Cavanis, P.A. Law Library. Seating is limited so please RSVP to Ashleigh Fisichella at **727-308-5441**, **ashleigh@dhclaw.com** or online at **dhclaw.com**.

Our Favorite RECIPES



Rep's Slow Cooker Vegetarian Chili

Congratulations to Rep DeLoach for winning the 2nd Annual DHC/STC Presidents' Day Chili Cook-Off! His healthy, vegetarian chili was a big hit with both vegetarians and meat lovers alike. Here's his winning recipe (serves 8–10):

- ▶ 1 package (12 oz) frozen vegetarian burger crumbles
- ▶ 2 cans (15 oz) organic red kidney beans drained (light or dark)
- ▶ 2 cans (14.5 oz) organic fire roasted diced tomatoes
- ▶ 1 can (15 oz) organic black beans drained
- ▶ 1 cup organic vegetable broth
- ▶ 1 cup frozen (or canned) organic corn
- ▶ 3 cloves (1 tbsp) minced organic garlic
- ▶ ½ organic sweet onion chopped
- ▶ 1 organic red bell pepper chopped
- ▶ 3–4 tbsp chili powder (start with 3 and add more if you want it spicier)
- ▶ 1 tsp red cayenne pepper
- ▶ 1 tsp dried oregano
- ▶ 1 tsp brown sugar
- ▶ ¼ tsp sea salt
- ▶ ½ tsp black pepper

Add all ingredients to a slow cooker. (Add more chili powder if you want to “bring the heat.”) Cook on high for 4 hours (or low for 8 hours). Top with your favorite toppings such as avocados, cilantro, cheese, sour cream, etc. Serve with tortilla chips or gluten-free baguettes.