

NAVIGATOR DeLoach Hofstra+Cavonis, PA AVIGATOR

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

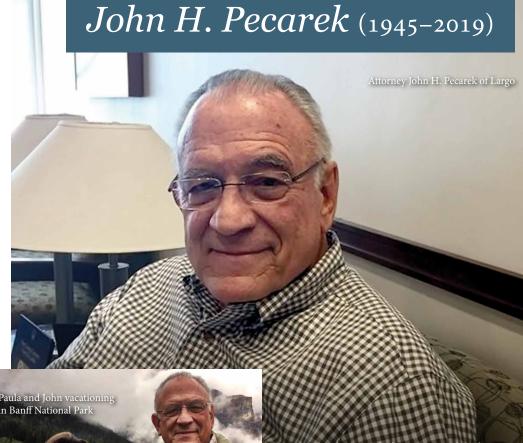
Injury Law + Estate Planning + Elder Law + Real Estate & Association Law + Litigation + Probate

A True Gentleman Attorney

Our firm received a terrible shock when we learned of the passing of John H. Pecarek on January 16, 2019. John had practiced wills, trusts, and probate law in the Largo area for over 40 years. He had an excellent reputation as a friendly, knowledgeable attorney. He was great with his clients, good to his staff and knew the law. Not all estate planning and probate attorneys are created equal but John was one of the best. DHC Injury Law and trial attorney Paul Cavonis described John as a "true gentleman attorney" and that our legal profession needed more like him.

John was planning to retire this year and we were in negotiations to acquire his estate planning and probate practice. He was already telling his clients that he was retiring and that he recommended Rep DeLoach as their next estate planning and probate attorney. In his time working with John, Rep witnessed John's devotion to his clients, his honesty and his legal aptitude. With retirement in sight, John knew that turning his practice over to our firm meant that his clients would be taken care of in the same manner.

We hired John's longtime paralegal Mary Hinton to ensure a smooth transition. According to Rep, "We were most fortunate to have Mary join our law firm. Not only does she have knowledge of John's clients, but she is also just a talented paralegal and a natural fit with our staff."



Paula and John vacationing in Banff National Park

Aside from the practice of law, Rep already had a great connection with John's family. John's wife, Paula, taught Rep in middle school and he graduated from Seminole High School with John's daughter, Holly.

Rep also knew John's youngest daughter, Beth. Because Rep knew his whole family it made John proud that we could work together to continue his legal legacy.

First and foremost, John was a dedicated family man. He was a devoted husband and father. Our hearts go out to Paula, Holly and Beth. We know that his family, clients, friends and the local legal community will miss him greatly.

We are committed to carrying on John's high standards and dedication.



2) Proven RESULTS



D. "Rep" DeLoach III

Estate Planning and Board Certified Elder Law Attorney

Read What Our Clients Say

JamesEstate Planning Client

My wife and I have been working with Rep DeLoach for several years. We wanted to find an elder law attorney with expertise in that area who could serve as a complement to our accountant and financial planner. Our planner suggested a trust, and Rep patiently, thoroughly and competently explained our options and worked through the process with us. He also assisted with the more standard documents: last will and testament, power of attorney, designation of health care surrogate, and living will. At the conclusion of our discussions and preparation of documents, Rep prepared a huge binder with all the documents in one place, codified and tabulated. We also have an electronic copy to share with family, and his firm has a copy to work with should it be needed. We were so impressed with the professionalism of Rep and his colleagues, and have real peace of mind that all of our affairs are "in order" and everyone knows where to turn for information.





D. "Rep" DeLoach III

Estate Planning and Board Certified Elder Law Attorney

FAQs: Probate

What is probate?

Probate is the court process of finalizing a decedent's estate.

How do I know if probate is needed?

Probate is only required when someone dies with assets in his or her individual name or if someone did not name a beneficiary on a life insurance policy (or something similar). We often see probate take place when a family member goes to the bank and the bank says that the family must get "letters of administration" from the court.

Wait—doesn't the will appoint an executor to take care of matters

upon someone's death?

A last will and testament only nominates the personal representative to finalize someone's affairs. The court actually appoints the personal representative after petition for appointment is filed by an attorney. Until someone petitions the court to become personal representative, no one can legally act on the estate's behalf.

How long does probate take?

There are two types of probate in Florida. A summary administration is available for when the estate has no debts and the probate assets are worth less than \$75,000. This usually takes less than a month. A formal administration, when the court appoints a personal representative to act on the estate's behalf, generally takes about

6 months from start to finish. Much of this time for a formal administration is for the 3-month creditors' claim period which provides all creditors of the decedent the ability to make claims in the estate.

Should my estate plan avoid probate?

Maybe. Sitting down with a good estate planning attorney will help you decide the best way to avoid probate as part of your estate plan. Good estate planning will likely avoid probate, which may include a revocable living trust. However, this does not mean that all estate plans should avoid probate. A good attorney will explain the best, most efficient way to create your estate plan.

Visit our website to download my free book on "Navigating the Florida Probate Process."

/ In the Community

20th Annual Pinellas Park Firefighters Chili Blaze

C'mon and get some chili! The DHC / Seminole Title Company (STC) "Legal Beagles" had a great time serving up attorney Joe Murphy's award-winning "Beef & Beer Chili" at the 20th Annual Pinellas Park Firefighters Chili Blaze. The team of Simone DeLoach, Gloria Centonze, Tammy Dina, Angela Durham, April Ellison, Alicia Farber, Ashleigh Fisichella and Colin Treneff served up 400 bowls (15 gallons) of Joe's chili! There were over 40 teams competing with different types of chili. DHC was a lead sponsor and the event raised \$24,000 for the Muscular Dystrophy Association of Tampa Bay. These funds help those suffering from Muscular Dystrophy by providing medical equipment, treatments, and a summer camp for children. See "Our Favorite Recipes" in this issue for Joe's recipe.



May Wellness Law Firm Challenge

DHC is participating in the "St. Petersburg Bar Association (SPBA) Health and Wellness Challenge" with the Florida Bar Young Lawyers Division for the month of May. Real Estate and Association Law attorney Joe Murphy is the current president of the SPBA Young Lawyers Section. This one-month challenge is designed to promote a law firm culture that is healthy and supportive of its colleagues. We created a "Challenge Calendar" each week such as: track your daily steps or push-ups, track your water consumption, host healthy lunches, take a 15-minute break walking around the neighborhood, try a meditation session or attend a yoga class. This challenge has been embraced with much positivity and enthusiasm—so much so that the staff has requested to continue with a monthly yoga and meditation session after the challenge has ended.





STAFF Spotlight

Mary Hinton

John Pecarek's dedicated paralegal for 10 years, Mary Hinton, is friendly, hardworking and conscientious—which made her an ideal addition to our legal team. She continues to play a critical role in the smooth transition of John's clients to our firm. Please meet and welcome Mary:



What is your hometown?

Born and raised in St. Petersburg and have lived in Safety Harbor since 2004.

What is your favorite movie? Why?

When Harry Met Sally—best movie ever. It makes me laugh every time. Great cast, music and filmed in one of my favorite places, NYC. I don't think a month goes by that I don't quote something from that film.

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

I am married to a UF Gator/Attorney (Chuck) and have two amazing daughters (Alex and Abby). I am also a great-granddaughter of D. L. Clark, maker of the Clark Candy Bar.

Do you have any pets?

Yes, a yellow lab named Bo. He's afraid of the water and doesn't retrieve anything but he's a sweet boy.

What values are important to you?

Helping people is the most important value to me. We all need help at some point in our lives and having someone to assist with a positive attitude can mean everything. I felt this way helping my aging parents but really learned the value of it working with John Pecarek. I still hear him say "Happy to help!" and he always meant it. Honesty: Do what is right. Kindness: We need more of it.



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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 gift card to Amazon. 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: From May 1 through October 31, the area beaches host an unusual marine visitor—the sea turtle. These magnificent animals emerge from the surf at night to lay their eggs in nests dug into the dry sand, then return to the sea.

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**.



dhcVIP Giveaway: Fleetwood Mac Tickets

Congratulations to estate planning client Dorothy Rizzo for winning the dhcVIP Giveaway of two tickets to the recent concert for legendary, GRAMMY-award winning band Fleetwood Mac at Amelie Arena! Dorothy was presented the tickets by her attorney Rep DeLoach and our very own "Stevie Nicks," estate planning paralegal Tammy Dina! As a dhcVIP benefit, DHC puts on giveaways and contests several times a year. If you are a firm client and not yet a dhcVIP, we invite you to join our client appreciation program. Our growing list of benefits are offered exclusively to our clients at no cost. To see a full description of the benefits and join, visit dhclawVIP.com. You may also join by contacting us at 727-308-5441, vip@dhclaw.com, or on your next visit to the firm!







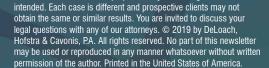












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Our Favorite RECIPES

How to Qualify for Medicaid Tuesday, May 28, 5:30 p.m.

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

Estate Planning Essentials Tuesday, June 11, 5:30 p.m.

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

How to Qualify for Medicaid Tuesday, July 9, 5:30 P.M.

(see May 28)

Estate Planning Essentials Tuesday, July 23, 5:30 p.m.

(see June 11)

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

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.



Joe's Beef and Beer Chili

Congratulations to attorney Joe Murphy for winning the 3rd Annual DHC/STC Presidents' Day Chili Cook-Off! We competed with Joe's winning recipe at the 20th Annual Pinellas Park Firefighters Chili Blaze (serves 8–10):

- 2 Ibs ground Kobe beef
- 3 (16 oz) cans of red beans
- 2 (1.25 oz) packets of chili seasoning
- ► 1 (1.25 oz) packet of taco seasoning
- 1 (28 oz) can of Rotel, mild diced tomato and green chilies
- ▶ 1 (6 oz) can of tomato paste
- 1 small onion (diced)
- ► ½ clove of garlic (minced/pressed)
- ▶ 1 (12 oz) bottle of Stella Artois beer

Brown ground Kobe beef and drain. Stir in chili and taco seasonings. Stir in red beans and Rotel (undrained); bring to boil. Add diced onion, minced garlic, tomato paste, and Stella Artois beer; simmer on low for 10 minutes. Add salt, pepper and garlic salt to taste.

