

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

Forever Changed In An Instant

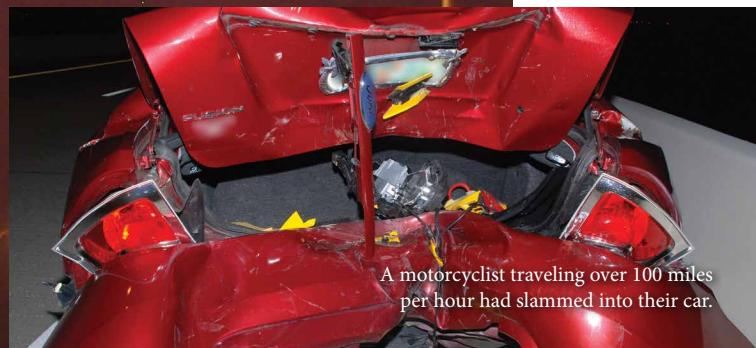
The evening was so nice

that they enjoyed the night air with the windows down—a rare treat for summer in Florida. After seeing a performance at the Straz Center for the Performing Arts in Tampa, Gary and his wife Joyce were driving home across the Gandy Bridge. And then their lives forever changed in an instant.

"I initially thought we got hit by an airplane," recalled Gary. "That's how scary and sudden it was. Right at the top of the bridge." A motorcyclist traveling over 100 miles per hour had slammed into their car. Thrown from the collision, the motorcyclist tragically died. Gary and Joyce were taken to the hospital. "We were banged up pretty bad and in shock."

Three years later, Gary continues to suffer from pain in his hip and leg. The pain is occasionally so severe that it prevents him from getting a decent night's sleep. Joyce still suffers from significant pain in her neck and back. She has less stamina and energy, and must take frequent rest periods to avoid exacerbating her symptoms.

Gary looked forward to enjoying an active retirement with his wife, participating in activities such as boating and travel. Prior to the crash,



A motorcyclist traveling over 100 miles per hour had slammed into their car.

Joyce donated her time to the Straz Center, but her pain now prevents her from doing much volunteering. With travel now out of the question, they have abandoned many of their plans.

Soon after the accident, Gary and Joyce knew they needed help. "We called your law firm because we wanted someone local, not just anybody you see on TV," explained Gary. Knowing the firm and Paul Cavonis have been in business a long time was important because they've lived in Seminole for 48 years. Paul's reviews online were convincing too.

Personal injury paralegal Monica Case first took their call. "We were real happy with our contact with Monica. She was a very compassionate person. And I do want to call her in the future and thank her again for all she's done for us," Gary

exclaimed. "She helped us step-by-step through the process. And we met Paul that first day, and he was a nice gentleman. We were referred to doctors by Monica and some of them were just wonderful."

"We felt very comfortable with the law firm," continued Gary. "Later, Jennifer Pachoumis took care of us. She was very informative and followed through with the ending of our situation and our settlement. And we felt very comfortable with the settlement

that we got. We felt it was fair. And it was hassle-free. Mr. Cavonis and his staff excelled beyond our expectations. They kept us informed every step of the way. We would hire him for all our personal injury needs if the time came again..."

"Mr. Cavonis and his staff excelled beyond our expectations. They kept us informed every step of the way."

Lives change in an instant every day. The challenges that follow may seem insurmountable, but they don't have to be. DeLoach, Hofstra & Cavonis, P.A., can be a critical part of the solution when you need help. That's why we're here.

Gary and Joyce are not our clients' real names. Because they wanted to help others find the same compassionate help they did, they allowed us to share their story.

STAFF Spotlight

Jerry Kleber



Please join us in welcoming our new Chief Operating Officer, Jerry Kleber. He and his lovely wife, Kim, recently relocated to the area with their small rescue miniature pinscher.

Jerry earned a Bachelor of Science degree in Business Management magna cum laude from Indiana Wesleyan University and a Master of Business Administration from the University of Notre Dame Mendoza College of Business. He has over 16 years of experience in legal administration and operations, and has managed functions ranging from accounting and finance to human resources, technology, and facilities management. His areas of focus include process improvement, team building, and project management. Before joining DHC, he served as COO at May Oberfell Lorber in Mishawaka, Indiana.

A fun fact about Jerry is that he is a former rock-n-roll band musician. He continues to be very passionate about music and likes listening to live music and playing in the music ministry at St. Jerome Catholic Church in Largo. He is extremely talented and can play the guitar, bass, keyboards and drums.

Jerry's favorite book is the Bible and he enjoys his daily gospel readings. He says it keeps him focused on being a humble servant. What values are important to Jerry? Faith, family, integrity, honesty, and wisdom.

In the COMMUNITY

19th Annual Pinellas Park Firefighters Chili Blaze

On March 16, the law firm and Seminole Title Company had a great time serving up Rep DeLoach's award-winning chili recipe at the 19th Annual Pinellas Park Firefighters Chili Blaze. The "Blaze" was held at England Brothers Park. Attorneys Rep DeLoach and Joe Murphy along with staff members Simone DeLoach, Ashleigh Fisichella and Best Sullivan served up more than 625 bowls of Rep's vegetarian chili! There were over 40 teams competing with different types of chili, and the event raised much-needed funds for the Muscular Dystrophy Association of Tampa Bay. The money helps children attend summer camp, provides them with medical equipment they may not be able to afford, and provides them with a better quality of life. See the March/April 2018 issue for Rep's winning recipe or give us a call for a copy.



Seminole Stampede

It was a beautiful morning for the 25th Annual Seminole Stampede presented by the Seminole Chamber of Commerce! Upon arrival at 7 a.m., there was still a beautiful mist on Lake Walsingham and the glow from the sunrise on the horizon. The event included a 5k race followed by a 1-mile fun run. We are so proud of our DHC 5k winner, Rep DeLoach, who took second place in his age group with an impressive race time of 23m 33s. He was also joined by fellow DHC runners Simone DeLoach and Best Sullivan. Congratulations to all the runners and walkers for participating in this "long-running" Seminole event! Awarding Rep his medal is the Chamber's Assistant Director Donna Phelps-Leyne.



D. "REP" DELOACH III
Estate Planning and Board Certified Elder Law Attorney

FAQs: Durable Power of Attorney

A durable power of attorney (DPOA) gives an individual the power to manage your legal affairs. This person is known as your attorney-in-fact or agent.

Please remember the following:

How often should you update your DPOA?

Your DPOA should be updated about every 10 years. If your DPOA is older, please call us to discuss an update.

Who should you name as your DPOA?

You should implicitly trust the person you name as your agent. **VERY IMPORTANT:** For married couples, the DPOA will typically name the other spouse first and then an alternate agent. As you age, you may want to add a child as co-power of attorney with your spouse.

- **An example:** Mom and Dad, age 90, are finding it more difficult to get around and

are showing slight signs of dementia. Their existing DPOA names only each other, which means that a child could not act as agent because the child is not the alternate agent. It is now time to create a new DPOA to name their trusted child as their agent first as Mom and Dad are probably not able to act for each other.

Can I go to any attorney to create a DPOA or get a form online?

The DPOA is one of your most important estate planning documents. It should only be prepared by an experienced elder law attorney who can help ensure everything is done in a correct and legally effective manner. For more information, please call us.



CHRISTINE R. O'NEIL
Estate Planning and Elder Law Attorney



Read What Our Clients Say

Vicki and Mike
Estate Planning Clients

We saw Christine O'Neil for a restatement of trusts, wills and other estate planning documents. Our estate is not uncomplicated and Christine helped us, with great skill and sensitivity, negotiate delicate family issues and assure that our wishes will be carried out and our assets protected. Appointments were efficient, prompt and thorough. Costs were very favorable compared to prior experiences. We would recommend her to anyone seeking estate planning services!



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Special MESSAGE

Are You a DHC Client?



If the answer is yes,
we'd like to invite
you to our new
dhcVIP program!
This program offers a
growing list of benefits

we're extending exclusively to our clients
at no cost. To see a full description of the
benefits or to join, visit dhclawVIP.com.
You can also join by contacting us
at 727-308-5441, vip@dhclaw.com,
or on your next visit to the firm!

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



Congratulations to Our Scholarship Recipient, Marley Dodd

Congratulations to Marley Dodd, the recipient of the "DeLoach, Hofstra & Cavonis, P.A. Law Scholarship" awarded through the Pinellas Education Foundation. Marley is a senior at Seminole High School and an aspiring attorney. She is currently in an Executive Internship



Program at the State Attorney's Office where she is growing her passion for the law. According to Marley, "I've always wanted to help people. And I feel that if I become a lawyer I would be helping people." Marley is pictured with attorney Rep DeLoach at the Seminole High School Awards Ceremony. Rep graduated from Seminole High in 1992 and attorney Joe Murphy graduated from Largo High in 2003. In support of aspiring attorneys at their local alma maters, the firm has established a legal scholarship for each school. You can read Marley's inspiring essay on our website.



When you need help.

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+ Cavonis, P.A.
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Connect With Us!



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 Upcoming EVENTS

Estate Planning Essentials

WEDNESDAY, MAY 16, 5:30 P.M.

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

How to Qualify for Medicaid

TUESDAY, JUNE 5, 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, JULY 10, 5:30 P.M.

(see May 16)

How to Qualify for Medicaid

TUESDAY, JULY 24, 5:30 P.M.

(see June 5)

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 & Cavonis, 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

Jill's Tomato Bruschetta (Bruschetta al Pomodoro)

Congratulations to Jill Iacopelli on her recent retirement! She and her family will be enjoying more time in their home in Terrasini, a town on the island of Sicily. She's a great cook and here is one of her delicious, yet simple, recipes (serves 4):

- ▶ 8 country-style bread slices
- ▶ 4 garlic cloves chopped very finely
- ▶ 6 to 8 plum tomatoes, diced
- ▶ 6 leaves of fresh basil cut into small ribbons (or add more if you prefer)
- ▶ extra virgin olive oil, for drizzling
- ▶ salt and pepper

Toast the slices of bread on both sides. Mix the diced tomatoes, chopped garlic and basil ribbons in a serving bowl. Drizzle olive oil and add salt and pepper to taste. Top toasted bread slices with tomato mixture. Buon appetito!