

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

Right, No Matter What

Eva cooking her Hungarian Paprika Potatoes recipe

Eva's father and cooking teacher

Eva prides herself on her ability to judge character. "Once I meet someone, and it doesn't matter if you're a law firm or if you are one of my students... you get in my heart because I can tell you are genuinely a person that I can trust."

One way Eva expresses her trust and appreciation is with her amazing cooking. Eva learned to cook by watching her father, who was a professional chef in Hungary. "You give your profession, and you do it well. So I give my cooking, which I guess I do well. I like to show you how I appreciate you with food because everybody has to eat."

Last year was no ordinary Thanksgiving eve for Eva.

She was rear-ended as she approached Gulf-to-Bay Boulevard in Clearwater. Her head struck the driver's side window leaving her bleeding. The at-fault driver apologized, but insisted he could not wait for emergency services to arrive. He refused to show Eva his driver's license or insurance card. He gave her his telephone number, but instructed her to wait at least one hour before calling.

Eva knew she would need help, but was unsure where to turn. A friend at her church, recently retired DHC paralegal Jill Iacopelli offered advice. Paul Cavonis' team would do a great job.

Eva's first contact with DHC was with paralegal Monica Case. "I was very impressed with Monica's knowledge. She was professional but not intimidating. She was also patient. I do not speak the legal language and she always had the time to

explain things to me without making me feel like an idiot for asking a question." She shared the same sentiments about paralegal Jennifer Pachoumis, "I felt very at ease to be open with her. I felt valued." Eva also commented on how kind and accessible Paul was.

"You are here to do what is right, no matter what."

After her settlement, Eva wanted to address her estate planning. She turned to attorney Christine O'Neil. Once again, Eva had praise. "Christine was very informative, patient and transparent. I was impressed with how everything was taken care of, put together and presented to me. I think Christine and Best [King] did a wonderful job."

"Hiring an attorney is scary because you hope you are hiring the right firm," explained Eva. "Here I found from the very beginning transparency, honesty, and that you are here to do what is right, no matter what. And that integrity and doing what is right is what really matters."



We truly appreciate Eva as well. She embodies one of the reasons we love what we do. We cherish the very human and familial connection with our clients.



Read What Our Clients Say

Mary

Daughter of Medicaid
Planning Client

Dennis "Rep" DeLoach has saved our family a great deal of heartache and money. Our mother found herself about to be released from a nursing home without the ability to care for herself. He and his associates got Mom off her advantage plan and onto Medicaid, and found her a nursing home that would take her and her insurance. Eventually, with their help, she was able to reside in assisted living, something we didn't think we could afford. They found us assistance that has continued and has kept her in a clean and safe environment that she can afford. In addition, they have set up her estate so there will be less paperwork and cost after her passing. This saved us about \$2,500. Even after her official case was closed, they continued to answer questions that popped up. Rep DeLoach, and his firm, have been helpful, thoughtful, and professional.



FAQs: What to Do at the Scene of an Accident

If I am in an accident, what should I do to protect myself and my case?

Obtain as much of the following information as possible:

- ▶ **CHECK ON** all drivers and passengers and call 911 so the police can come and complete a report.
- ▶ **TAKE PICTURES** of all vehicles in place, including your own, if you can safely do so.
- ▶ **TAKE PICTURES** of all damage to every involved vehicle.
- ▶ **IDENTIFY** all driver(s): secure names, addresses and telephone numbers.
- ▶ **OBTAIN** license plate, driver's license and insurance card information for all drivers (you may take pictures of them with your smartphone).
- ▶ **IDENTIFY** all witnesses: get names, addresses and phone numbers.
- ▶ **DO NOT ACCEPT** any settlement offer at the scene.
- ▶ **DO NOT** give a recorded statement to ANY insurance company before you speak with us.
- ▶ **CALL US** at 727-397-5571 immediately, because time is limited for filing a claim.

Contact us for a free "Automobile Insurance ID Card and Registration Holder" which includes this helpful "What to Do at an Accident Scene" checklist. You can also contact us for a free review of your automobile insurance to ensure you have sufficient coverage.

In the COMMUNITY

Hooray for Hollywoof

Built in 1924, the historic Coliseum was transformed into the days of Old Hollywood Glamour for SPCA Tampa Bay's Fur Ball: Hooray for Hollywoof on Saturday, October 12. This black-tie gala quickly sold out to over 700 people and raised over \$230,000 in support of SPCA's mission and the animals it serves. The event chair extraordinaire was celebrity and animal lover, Rhonda Shear. There were adoptable pets, exciting auction items, a delicious dinner, and dancing to Motown, funk and soul hits from The Black Honkeys. Attorney Rep DeLoach's signature cocktail, *The Booze Hound*, was also a huge hit! Director of Marketing Simone DeLoach serves on SPCA's Board of Directors and lent her talents to the gala as their Marketing Chair.



Josh Beardslee, Hassan Shamseddine, Simone, Rep. Rob Iles and Michael Paonessa



Event Chair Rhonda Shear and Simone

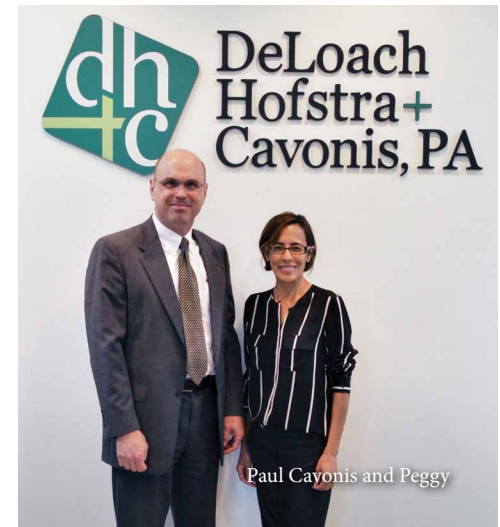
Support of Sportsmanship

DeLoach, Hofstra & Cavinis, P.A. is a sponsor of the Indian Rocks Christian School (IRCS) athletic program. IRCS is a preschool through 12th grade, private Christian school in Largo. Attorney Paul Cavinis and his wife, Julie, are proud parents of two alumni and one current Senior graduating in May. With a banner at the school's stadium, Paul used his sponsorship to encourage fans, parents, players, and coaches to maintain a positive atmosphere at sporting events by quoting the wisdom of Ephesians 4:29 (NIV): "Do not let any unwholesome talk come out of your mouths, but only what is helpful for building others up according to their needs, that it may benefit those who listen."

STAFF Spotlight

Peggy Jalca

Peggy Jalca is an injury law paralegal working with Paul Cavinis. She is a considerate and kind colleague who also works hard for the firm's injury clients during what is often a difficult time in their lives. Please meet Peggy:



Paul Cavinis and Peggy

What is your hometown?

I was born in Fajardo, Puerto Rico and grew up in Queens, New York.

What is your favorite movie?

I enjoy comedies and Hallmark movies. One comedy that stands out is *Taxi* starring Queen Latifah and Jimmy Fallon.

Where is your favorite destination in the world?

Hawaii because it is a beautiful tropical paradise. I would love to learn to dance the hula.

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

My daughter was the poster model for the Publix application center; my uncle played minor league baseball in California; and I have three beautiful grandkids.

Do you have pets?

Yes, grand-dog Lola; she is a Morkie (Maltese Yorkie Mix).

What values are important to you?

Family and helping others.



DeLoach, Hofstra & Cavonis, P.A.
8640 Seminole Boulevard
Seminole, Florida 33772

dhclaw.com
727-308-5441 | 888-397-5571



PROUDLY A **PET-FRIENDLY OFFICE**

Special MESSAGE

Are You a DHC Client?



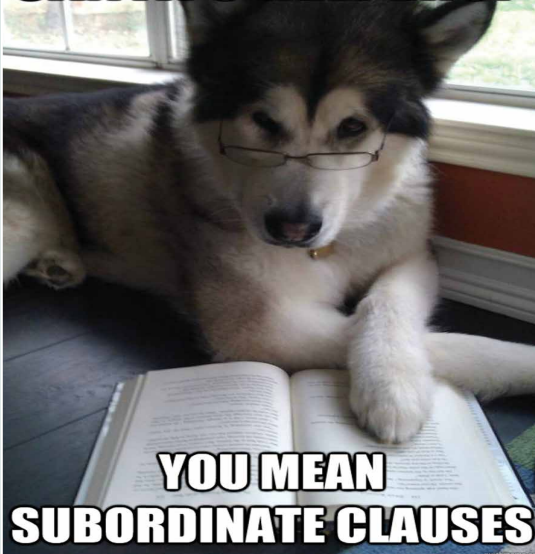
If the answer is yes, we'd like to invite you to our dhcVIP client appreciation program! This program offers a growing list of benefits we're extending exclusively to our clients at no cost. To see a full description of the benefits or to join, visit dhclawVIP.com. You can also join by contacting us at 727-308-5441, vip@dhclaw.com, or on your next visit to the firm!

Cover masthead photo: McMullen-Coachman Log Cabin, Heritage Village. It was built about 1852 by Captain James Parramore McMullen near Clearwater. A typical Florida "Cracker" log home of the pioneer period, it is the oldest structure in Pinellas County. The law firm and Seminole Title Company took their holiday photos at the Cabin this year.

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

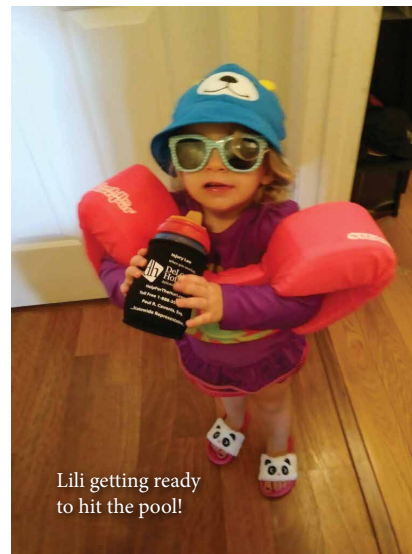
SANTA'S HELPERS?



2019 Koozie Contest Winner

It's hard to compete with panda slippers and an adorable face! Congratulations to estate planning & elder law paralegal Tammy Dina and her 3-year-old, Lili, for winning this year's koozie contest with the most "Likes" on Facebook! She snapped this sweet picture of her on their way to the pool. It's "safety first" for this little swimmer! Honorable mention goes to Jill and Vince Iacopelli who traveled over 9,200 miles to Australia with their koozie. Sincere thanks to everyone who participated this year.

Please visit our "Koozie Contest" photo album on Facebook to see all the photo submissions. Join in the fun when the contest kicks off again in May 2020 and "Like" us on Facebook to learn more. Don't have a DHC koozie? Don't worry! Stop by our office during business hours and pick one up.



Lili getting ready to hit the pool!



When you need help.

DeLoach Hofstra
+ Cavonis, PA
dhclaw.com

Connect With Us!



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Upcoming EVENTS

Our Favorite RECIPES

How to Qualify for Medicaid

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

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

Estate Planning Essentials

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

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

How to Qualify for Medicaid

TUESDAY, JANUARY 7, 5:30 P.M.

(see December 3)

Estate Planning Essentials

TUESDAY, JANUARY 28, 5:30 P.M.

(see December 17)

How to Qualify for Medicaid

TUESDAY, FEBRUARY 18, 5:30 P.M.

(see December 3)

Our educational seminars are free and open to the public so we welcome all friends and family. All seminars presented by attorney Rep DeLoach in a **new location**: Lurie Civic Building at St. Petersburg College Seminole Campus (9200 113th Street, Seminole). Seating is limited so please RSVP to Ashleigh Fisichella at 727-308-5441, ashleigh@dhclaw.com or online at dhclaw.com.



Eva's Hungarian Paprika Potatoes (Krumpli Paprikás)

According to Eva, "it has to be Hungarian Paprika or it won't taste the same. Think of it like wine or coffee, the peppers ripen a certain way based on the soil and climate which gives it its distinct flavor." (Serves 2-4)

- ▶ 2 tbsp olive oil
- ▶ 1 cup minced onion
- ▶ 2 tbsp chopped garlic
- ▶ 2 tsp salt
- ▶ 2 (15 oz) cans of diced potatoes
- ▶ 1 tbsp of vegetable flavor bouillon mixed with water
- ▶ 2-2 ½ tbsp Hungarian Paprika
- ▶ 2 tsp ground pepper, to taste
- ▶ 1 tbsp dried dill weed
- ▶ 2 tbsp butter (whipped, room temperature)
- ▶ ¾ cup Daisy sour cream (whipped, room temperature)

In a large saucepan, heat olive oil. Sauté onions and garlic for 5 minutes over medium heat. Add salt and continue to stir. Add the diced potatoes and water from can (starch in water will help to thicken the sauce). Bring to a boil and stir in vegetable flavor bouillon. Next, gradually add Hungarian Paprika and mix well. Once it is brought to a boil, then reduce to simmer. Add fresh black pepper and dill. Slowly stir in butter. Lastly, slowly stir in sour cream. *Optional*: serve with crostini.