



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 + Guardianship

Advancing Advocacy

They say necessity is the mother of invention.

In attorney Rep DeLoach's case, his clients' growing needs were the necessity and his personalized estate planning and elder law practice have been his ever-evolving invention for nearly 20 years. He has fine-tuned it once again.

When Rep joined the firm in 2001, he took on Dennis R. DeLoach Jr.'s wills and trusts practice. Dennis, Rep's father, continued to focus on probate, real estate, and trust administration. When Rep saw his clients struggling to navigate the aging process, he founded the firm's elder law practice. Rep became board certified in elder law in 2005 and launched the firm's Life Care Planning (LCP) practice in 2010.

LCP is a holistic approach that examines not only the legal and financial aspects of the aging process, but provides healthcare advocacy to assist our clients and their families help their aging loved ones.

"I wanted to do more to provide advocacy for those dealing with incapacity and exploitation issues," explained Rep. "So I started a search for a guardianship attorney."

Rep found Kevin Wimmer who recently moved to the area from New York, where he concentrated on estate planning and probate litigation. While Kevin has a strong background in elder issues, he also offers great courtroom experience. We knew Kevin would be the perfect advocate for those who need guardianship and other elder exploitation issues. We clearly saw the need for him in Pinellas County because we typically had to refer those cases out. With the expert support of board certified civil trial attorney Paul Cavonis, we can now handle these types of litigation issues in-house.

With so many law firms in the area, what attracted Kevin to our firm? "I connected with your core values and felt the firm was a good cultural fit," he explained.

"What inspired me to go into guardianship and elder law was my mother who was a nursing home nurse for 30 years. She was one of the early adopters of the hospice movement in the 1970s. I was a young boy, but at the time I became very sensitive to what is needed and what is critical to both the hospice patient and the hospice family. I sense that my mom is on my shoulder when I'm working with my elderly clients."

We believe Kevin is a great fit for our firm and equips us to advance our advocacy for the elderly. To learn more about Kevin and guardianships visit dhclaw.com.



FAQs: Estate Planning & Guardianship

If I have a good estate plan, can I avoid a guardianship proceeding altogether?

For the most part, yes. But as is always the case, the answer is “it depends.” As in cases where an estate plan is not updated to adjust to changing life circumstances. An estate plan is never a “set it and forget it” type of thing. Here is one example:

A married couple in their sixties, nearing retirement, with one adult daughter makes an estate plan. As part of the estate plan, the couple appoint each other the agent on their respective Powers of Attorney, and their adult daughter as the only successor agent.

In the ensuing years, their daughter predeceases each of them. Many years later, now in their 80s, the husband becomes incapacitated, and while serving as the

husband’s agent under the Power of Attorney, the wife (the “caretaker spouse”) dies. In this tragic, but not uncommon example, the last to survive is incapacitated, with nobody authorized to manage his affairs through the Power of Attorney. A guardianship will need to be created to manage the health and finances of the surviving husband.



Importantly, it should be noted that even this example could have been avoided if the couple simply updated their Power of Attorney at the death of their daughter by adding one (or two) successors (i.e. grandchildren, nieces, nephews, etc.). The takeaway being that an estate plan needs to be revisited by everyone in order to

account for the various changes in circumstances life brings.

If you need help updating your estate plan or have questions about guardianship, please contact us.



Read What Our Clients Say

Laura
Real Estate Client

As first-time homebuyers, we were nervous about our new home purchase and all of the legal documents that go along with it. Joe reviewed our contracts promptly and had really helpful insight. He picked up on things that we wouldn’t have on our own. We are so grateful that we worked with him. Joe is very professional and we will be recommending him to all of our friends and family.

STAFF Spotlight

Chantal Guilbault

Chantal Guilbault is the firm's Business Office Administrative Assistant. She assists with day-to-day operations such as payroll and accounting. She's always upbeat and willing to help. She is very family-oriented and a dedicated mother. Please meet Chantal:

What is your hometown?
Laval, Quebec (Province), Canada.

What is your favorite movie?
The Lord of the Rings trilogy. I can identify with hobbits and would love to have a house in the ground and eat 8 meals a day. It's an epic story and I just love everything about it, the scenery, the characters.

What is something people would be surprised to learn about you?
I always get a reaction when I tell people I lived in Asia for 4 years, what an adventure!

Do you have pets?
Yes! Maple and Moose, sister and brother Spaniel/Terrier mix born September 1, 2018. Their mother was a rescue from Hurricane



Michael, she had 9 puppies. My neighbor was fostering the mom and puppies two years ago and I stopped in to say hi. Well Maple ran to me all happy, Moose was the runt of the litter and just sat in the middle of the chaos, we fell in love with both of them. They are absolutely crazy and adorable when they don't behave like the Tasmanian devil!!

Where is your favorite destination in the world?
I have been to a few places and really fell in love with Southeast Asia but my favorite will always be Montreal, Quebec, Canada where my family and many of my best friends still live.

What do you like to do to relax?
Exercise (particularly walking, swimming and yoga) and I love to cook. Cooking makes me happy and feeding people, seeing smiles on their faces brings me a lot of joy.

What skill or talent would you like to have that you don't have?
A few things come to mind but I guess I wish I was better at managing my time, I never seem to have enough.

What values are important to you?
Kindness, integrity, simplicity and sincerity.



Probate Legal Assistant April Ellison with teenage daughter Hanna

Free Legal Resource: Parent-Teen Driving Agreement

Do you have a teen who just turned 16 or a high school graduate heading off to college? Having regular discussions with your teenage driver about practicing safe driving behaviors can go a long way in instilling new drivers with good driving habits. A parent-teen driving agreement can be used as a tool to aid that conversation by including a written set of expectations and consequences if your teen doesn't follow them.



As an effort to keep our teen drivers safe on the road, the injury law team at DeLoach, Hofstra & Cavonis, P.A. led by attorney and father of three Paul Cavonis, has created this free parent-teen driving agreement. This document includes:

1. A pledge for teen drivers to make to their parents to avoid dangerous driving behaviors
2. A set of customizable driving restrictions
3. Penalties for violating the terms of the agreement

While we will always be here for you if you or any of your loved ones are in an accident, we'd also like to do our best to help keep you and yours safe. You can also send us a copy of your automobile policy so we can ensure you are properly covered *before an accident*.



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 PROUDLY A **PET-FRIENDLY OFFICE**

 *Special MESSAGE*

We Are Here to Help

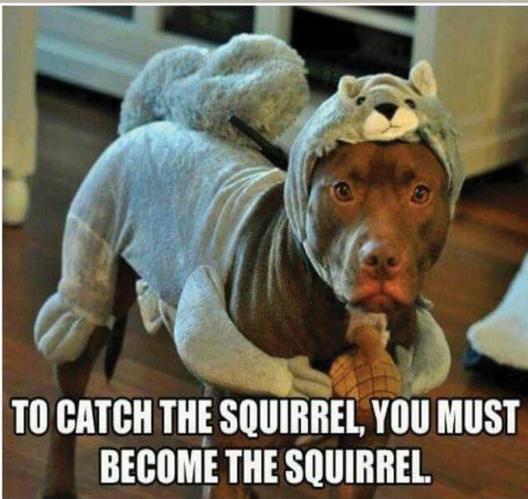
Even if you think we cannot help you with your particular legal need, please call us.

We have a list of trusted attorneys who practice in other areas of the law that we can refer you to and get you the help you need. If you have any questions, please contact Simone DeLoach at **727-308-5441** or **simone@dhclaw.com** to learn more.

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

Happy Halloween!



TO CATCH THE SQUIRREL, YOU MUST BECOME THE SQUIRREL.

2020 DHC Koozie Contest Winner

Congratulations to real estate client Cathy on winning our “2020 DHC Koozie Contest” with these creative and adorable pics of her new quarantine friend! 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 2021 and visit dhclaw.com/DHCKoozie to learn more. Don't have a DHC koozie? Don't worry! Stop by our office during business hours and pick one up or we'll mail one to you!



When you need help.

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+ Cavonis, PA
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Connect With Us!



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Upcoming EVENTS



Our Favorite RECIPES

As part of our adherence to maintaining social distancing and group gathering guidelines, we have suspended all in-person seminars. In the meantime, we are offering estate planning, long-term care and pet planning seminars online.



Gregory's Roasted Corn Salsa Verde

Serve this versatile dish hot or cold as an appetizer, a side, or a main course. Omit shrimp to go vegetarian or add chorizo sausage to go whole hog. Choose peppers according to your taste for heat. October kicks off corn season in Florida so you can find plenty of fresh ears of corn. (Serves 4–14 depending on serving size)

Virtual Pet Planning Seminar

FRIDAY, NOVEMBER 6, 10 A.M.
(ZOOM)

- ▶ *Pet planning, pet trusts and SPCA Tampa Bay's Legacy of Love Pet Trust*
- ▶ *Incapacity Planning, including who to name to help you*
- ▶ *Wills, Trusts and Probate*
- ▶ *Charitable Planning*

- ▶ 6 ears fresh corn, husks removed
- ▶ 14 large shrimp, peeled
- ▶ 1 12 oz jar Salsa Verde (tomatillo salsa)
- ▶ 1 large jalapeño or other green pepper, small chop
- ▶ 1 medium red pepper, either sweet or hot
- ▶ 1/3 large red onion, diced
- ▶ 2 large scallions (tops and bottoms), sliced
- ▶ 3 tbsp cilantro or parsley, chopped
- ▶ 6 tbsp olive oil
- ▶ Oregano, ground cumin, salt, black pepper and a quality chili powder

Estate Planning Essentials

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

How to Qualify for Medicaid

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

To register, please visit dhclaw.com. If you would like to be added to a list to be contacted when our in-person seminars resume, please contact Ashleigh Fisichella at 727-308-5441 or ashleigh@dhclaw.com.

Brush corn ears with olive oil and salt. Briefly broil to slightly char a few kernels on all sides. Cut kernels from the cob, set aside. In a wok or large skillet, gently sauté red onion, jalapeño and half the spices in oil until just wilted, add shrimp and toss until just cooked. Remove shrimp and chop two into small pieces. Add red peppers and half the scallions, cook for two minutes. Add corn, remaining spices, salsa verde and the chopped shrimp. Add and toss remaining scallions and cilantro just before serving, arranging remaining shrimp on top.