Connie and Gene have been rescuing cats in their Pinellas Park home for nearly 36 years. They currently care for 10 inside cats and 8 outside cats, having created cat paradise on their back porch with bountiful toys and cat trees.

Connie and Gene wanted to make some changes to their estate plan, and since their previous lawyer (Meni Kanner) retired, they came to see attorney Rep DeLoach. According to Connie and Gene, “In our first meeting with Rep, he explained the ins and outs.

This was a very pleasant experience. During this process, Rep made sure we had all the information we needed.” As part of their estate plan update, they created provisions in their estate to contribute to their favorite cat charity, Second Chance for Strays in Clearwater. So not only do they generously care for these cute creatures during their lifetime, but they also took steps to continue to care for other cats after they have passed.

Coincidentally, at the time of the consultation, Rep and his wife Simone had been contemplating if they should take in the stray cat they had been feeding in their back alley for nearly a year. They were not sure if it was feral, but Connie said, “if he approaches you, he is definitely a former house cat that has been abandoned and needs a good home.” She said “a feral cat will not let you get within 15 feet of it.”

Because of the encouragement and insights from Connie and Gene, Rep and Simone recently adopted “Smokey” and introduced him into their household. They have two Siamese mix cats they adopted from SPCA Tampa Bay 10 years ago. All is going well with the transition and Smokey has brought so much added joy to their lives. They now have a better understanding of the enjoyment and fulfillment that Connie and Gene have with their rescues.

Rep always says that one of the great joys of his job is meeting clients and learning of their passions, their backgrounds, and their life experiences. And sometimes while he is advising his clients on legal solutions, it’s his clients that provide him with meaningful advice as well.

If you have ever thought of providing for your animals or a charity in your estate plan, please let Rep know. He can help you update your will or create a “Pet Trust” to provide for your beloved animal(s). He understands that for many people, your pet is also a cherished member of the family.
Practical Estate & Charitable Planning

As part of the SPCA Tampa Bay’s Professional Advisory Committee, attorney Rep DeLoach presented to 65 professional advisors on the “Basics of Medicaid and VA Benefits for Long-term Care.” The attendees included fellow attorneys and professionals in areas such as banking, accounting, and financial planning. Rep is both Board Certified in Elder Law and Veterans Benefits Accredited. This professional seminar qualified for continuing education credits. Rep is pictured with Michael J. Fachner, J.D., LL.M (Tax); Jack M. Rosenkranz, J.D., Elder Care Attorney; and John F. Ralph Jr., C.P.A., and current SPCA Board President. Dennis R. DeLoach Jr. is a former SPCA board member and following in his father’s footsteps, Rep is also a former board member and Vice President.

Healthy, Wealthy & Wise Expo

Hosted by the Seminole Chamber of Commerce, DHC participated in the “Healthy, Wealthy & Wise Expo” on Friday, August 25 at Seminole Garden Apartments. This free event featured around 60 local businesses that fall in the “Healthy, Wealthy & Wise” categories. Attorney Rep DeLoach and his team were there to speak with over 750 attendees about making “wise” decisions regarding elder care, estate planning and asset protection planning.

Case Results

Confidential Settlement: Fall Down Stairs

Our client was vacationing at a beach resort when she fell down the stairs in her room. We aggressively pursued the case in litigation and deposed numerous employees. This thorough investigation revealed defects in the carpet and a light switch at the top of the stairs, all of which contributed to the fall. Based on this clear evidence of liability, the defendant decided to settle the case rather than take the risk of going to trial. This case proves that a thorough investigation is critical to the successful resolution of any case. Consider us for your injury case and let us put our investigation skills to work for you.
FAQs: Separate Writings in Your Estate Plan

As part of your last will and testament, Florida law permits the use of a "separate writing" to dispose of certain items of personal property.

Why use a separate writing?
A separate writing is best used to ensure that certain tangible items go to certain people. Otherwise, your heirs may argue over who receives what. This allows you to make small changes to your estate plan without going to your attorney to dispose of items of personal property.

How is one used?
If your will authorizes a separate writing, you can create a list of certain property to be distributed to named beneficiaries. The writing must be signed and dated but it is not necessary for it to be witnessed or notarized. You should describe each item with clarity.

What is covered with a separate writing?
Your separate writing covers antiques, furniture, jewelry and more, but specifically excludes gifts of cash, stocks, and bonds. If you think your heirs may argue over the property, or if you promised a specific item to a specific person, you would write it down on a separate sheet, which is then legally binding.

Where should I keep the separate writing?
Keep it attached to your will or in your estate binder so that your heirs will easily find it upon your death.

Please call me or attend one of Rep DeLoach’s estate planning seminars if you have any questions about separate writings in your estate plan.

Tammy Tolsma

Tammy Tolsma is a dedicated estate planning paralegal to Rep DeLoach who has worn several different hats over the past 12 years. "With a great sense of humor and excellent attention to detail, Tammy is always willing to go the extra mile for our clients," exclaimed Rep. "Not a day goes by that I am not happy to have her as part of our team." Please meet Tammy:

What is your hometown?
Hopkinsville, KY (interestingly, the center of the recent solar eclipse).

What is your favorite movie? Why?
I love movies so this is a hard one but I choose The Princess Bride. Anytime I feel down or I get sick, this movie cheers me right up. I practically have the entire movie memorized!

What is your favorite book? Why?
The Mists of Avalon by Marion Zimmer Bradley. I have always been fascinated by the legend of King Arthur. This particular work of fiction is written from the perspective of the women, which is often overlooked, and honestly, more interesting to me—for obvious reasons.

Where is your favorite destination in the world? Why?
I love to be in nature. I love the beach, mountains, and I have a fascination with trees—old trees in particular. I find that I feel peaceful anywhere on the planet where I can be in one of these settings.

What do you like to do to relax?
I love to watch sunsets! Something about toes in the sand and the sound of the waves.

What skill or talent would you like to have that you don’t have? Why?
I would love to be able to play the ukulele. I love the relaxing sound of this instrument.

What values are important to you?
I believe in treating people the way you want to be treated, which for me is with honesty and integrity. So, that is what I try to put out in the world... hoping it will come back to me!
DHC Law Scholarships

Do you know a high school senior at either Seminole or Largo High School who is aspiring to be an attorney? If so, they should apply for the DeLoach, Hofstra & Cavonis, P.A. Law Scholarship through the Pinellas Education Foundation. Attorney Rep DeLoach graduated from Seminole High School in 1992 and attorney Joe Murphy graduated from Largo High School in 2003. In honor of their local alma maters, these two scholarships were created to provide financial support for a young person that has a desire to pursue a career in law. The deadline to apply is January 19, 2018. To learn more, visit dhclaw.com/scholarship.
Karen's Old Fashioned Apple Upside Down Cake

Real estate paralegal to Peter Hofstra, Karen Snyder, loves to bake—lucky us! This classic autumn recipe uses simple ingredients to create a delicious dessert that everyone will love.

**Apple Layer**
- 6 apples peeled, cored and cut into thick wedges
- ½ cup butter
- ⅓ cup light brown sugar
- 3 tbsp water
- 1 tsp ground cinnamon

**Cake Layer**
- ½ cup butter, softened
- ¾ cup sugar
- 2 eggs
- 2 tsp vanilla extract
- 2 cups flour
- 2 tsp baking powder
- 1 cup milk

**Apple Layer:** Melt 1/3 cup butter in a non-stick pan. Add sugar, water and cinnamon. Cook over medium heat until the mixture gets foamy, add apples. Cook apples in the cinnamon/sugar syrup just until they begin to soften. Pour apple slices and syrup into prepared pan.

**Cake Batter:** Preheat oven to 350°. Grease a 9x9 baking dish or springform pan. In mixer, cream the softened butter and sugar until light and fluffy. Add eggs (one at a time) beating well after each. Add vanilla. Sift together flour and baking powder. Add dry ingredients alternately beginning with the milk and ending with the dry ingredients. Pour batter over the apples and then spread batter evenly. Bake for 40 to 45 minutes or until a toothpick inserted in center comes out clean.

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.