

DeLoach+Hofstra, 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

Steering the Ship

Betty and Carl met in the 5th grade.

Reconnecting after several years, they married in 1957—sixty years ago this coming July. Betty was a Spanish teacher and homemaker and Carl was a successful engineer and worked as a civilian on U.S. Navy submarines. So when the articulate and intelligent Carl came to see us about the love of his life, it was one of the most challenging times he had faced. Up until this point, Carl had been caring for Betty in their home. Now, managing his wife's health care on his own was becoming much more difficult.

Placing his wife into long-term care in a nursing home was difficult for both Carl and Betty. On top of that decision, how to pay for this transition was also a concern that he knew nothing about. As an existing estate planning client of the firm, Carl reached out to Board Certified elder law attorney Rep DeLoach for guidance. At the time, Carl did not know that Rep had created a specialized practice area and team of professionals to address these types of concerns.

This is where our Life Care Planning team stepped in to help Carl and Betty.

Life Care Planning is the legal practice of combining not just financial and legal advocacy, but also helping with a client's health care advocacy. Making

the right decisions can be very difficult when a loved one is having health issues and may not be able to remain at home. At an emotionally difficult time, the family receives confusing information from many different sources. Doctors, hospitals, discharge planners, health insurance, money concerns, placement issues and more can overwhelm anyone. Most families are usually alone in navigating these difficult waters.

Our goal as a Life Care Planning law firm is to assist the family in promoting the good health, safety and well-being of our client, whether he or she is at home or already in long-term care. Our approach focuses not only on Medicaid and VA benefits, but in assisting the family provide proper care for our client. Life Care Planning is a holistic solution for families struggling with the demands of a loved one's care and financial issues.

Part of our team includes our Elder Care Coordinator, Gloria Centonze. Gloria helps bring our legal and financial plan together with the best health care possible. Gloria has worked in the health care industry for over thirty years, the last fifteen as a social worker. She knows good care when she sees it! She now regularly visits Betty and Carl, helping make sure that she has proper care, and that he has the support he needs. Another

critical part of our team is Public Benefits Specialist Tammy Tolsma. She helps navigate the financial component including Medicaid and VA applications to help answer the question "how am I going to pay for this?"

When asked what advice he has Carl said, "I keep telling people, if you find yourself in this situation get yourself an elder law attorney like Rep because it's a tough world out there and you can do a lot of wrong things. You need someone to steer your ship. I don't care how smart you are; you don't have the training or the background to know how to navigate the social, financial and governmental structure that exists which is very complicated."

According to Carl, Gloria provided him with some valuable advice "One, don't feel like people are judging you and; two, put your guilt in a proper perspective." For someone whose life and work had been based on logic, the Life Care Planning team has provided knowledge, guidance and support in what seemed an illogical situation. Being able to help clients the way we have Carl and Betty is some of the most rewarding work we do at DeLoach & Hofstra, P.A. It steps beyond law to include compassion, empathy, and advocacy to allow loved ones to care for each other with confidence and dignity. When you need help, call us. Our Life Care Planning team stands ready to assist our family of clients.

Betty and Carl on their wedding day, July 20, 1957



Gloria Centonze and Tammy Tolsma with Betty and Carl



FAQs: Social Media and Your Case

Social media is a fun way to keep in touch with family and friends. Sharing pictures and experiences are a big part of staying connected. But (there is always a “but”), social media can severely damage your case if you’re not careful. Here are answers to frequently asked questions we get from our clients about social media:

Can I share information about my case on social media?

NO! This is so important, I’ll say it again, NO! It’s very important that you do not post ANYTHING about your case on social media. The other side in your case

will look for any and all information about you on social media. They will try to use whatever you post to damage your case.

My social media is private, so is it OK to post pictures of me and share information about my case?

No. Even though your social media may be “private,” investigators have ways of gaining access and getting the information. For example, pictures showing you engaging in activities may be shared by others with access to your private social media. If your name is “tagged” in their social media, the pictures might be found. Pictures like these

will be used against you by the other party.

What can I do about family and friends who post things about me?

Tell them that anything they post about you may be used against you. Ask them to respect your privacy and remind them that the concern is only temporary. Once your case is resolved, everyone can relax and continue enjoying social media.

Please call me or visit deloachandhofstra.com if you have any questions about social media and your case.

 **In the COMMUNITY**

Chili Cook-Off for a Cause

DeLoach & Hofstra, P.A. and Seminole Title Company hosted its “First Annual President’s Day Chili Cook-Off” on February 20. Eleven staff members competed in this “cook-off for a cause.” The winners were: 1st Place to Kathy Carpenter, licensed title agent and closer for Seminole Title Company; 2nd Place to real estate and civil litigation attorney Joseph M. Murphy; and 3rd Place to real estate attorney Peter T. Hofstra. The firm and title company will be competing with Kathy’s winning recipe in the 17th Annual Pinellas Park Firefighter’s Chili Blaze on Friday, March 17 in England Brothers Park. All event proceeds benefit the Muscular Dystrophy Association. There will be 40+ teams at the Chili Blaze with different types of chili, the firefighters will be cooking food, live entertainment, beer served by Pinellas Park Firefighters Family, and fireworks to end the evening. Please stop by the DeLoach & Hofstra, P.A. and Seminole Title Company table to try their winning recipe! For more information, visit www.chiliblaze.com.



Christine and Rep at Stetson University College of Law

Wills for Warriors

On Tuesday, February 21 attorneys Rep DeLoach and Christine O’Neil volunteered for the “Wills for Warriors” Program, an annual event hosted by The Center for Excellence in Elder Law at Stetson University College of Law. This important program is in its 5th year and offers to low-income elderly veterans and their spouses free simple estate planning documents. This not only serves as a valuable service and a thank you for our veterans, it also allows Stetson Law students to have real client interaction, work on real legal documents, and become exposed to the estate planning process. The program also allows Rep and Christine to work with and mentor a law student, as well as complete some Pro Bono work towards Stetson’s aspirational goals as set by The Florida Bar. To learn more about this program, please call Stetson at 727-562-7577.



★ STAFF Spotlight

April Ellison

It's hard to believe April Ellison has been working on and off at the firm for the last 32 years. Before that, her first job was to babysit attorney Rep DeLoach! She works tirelessly for our clients and is always willing to jump in and help wherever needed. According to Dennis R. DeLoach Jr., "April is a team player. She provides operational support to the probate legal assistants in an organized and professional manner. She is always pleasant and plays a major role in handling our probate and trust administration cases. We are blessed to have her be a part of our team." Please meet April:

What is your hometown?

Long Beach, California.

Where is your favorite destination in the world? Why?

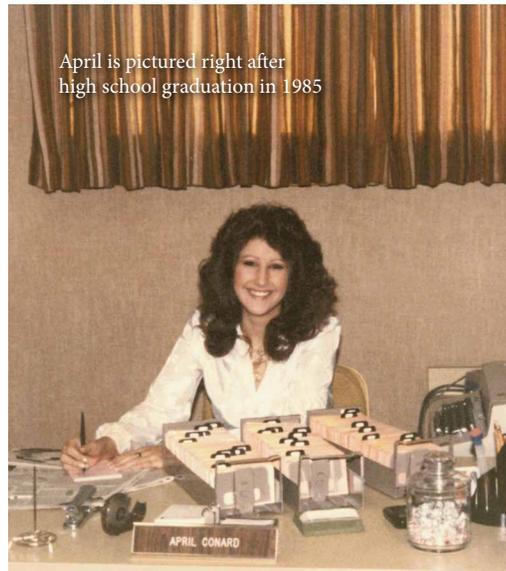
Australia would be my favorite destination because of its unique wildlife and the Great Barrier Reef.

What is your favorite movie? Why?

The Last of the Mohicans. It represents the sole survivor of a noble race: American Indian.

What is your favorite book? Why?

Lone Survivor: The Eyewitness Account of Operation Redwing and



April is pictured right after high school graduation in 1985



The Lost Heroes of SEAL Team 10

by Marcus Luttrell with Patrick Robinson. It's my favorite book because it's powerful and shows esprit de core and the ultimate sacrifice for our country.

What skill or talent would you like to have that you don't have? Why?

Sign language. Always wanted to learn but never have. Why, so I could be a translator.

What do you like to do to relax?

Like to fish, go shopping, the beach and play board games with my daughter, Hannah. I like art museums, stand up comedians, and my favorite is the ballet.

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

That I learned to surf when I was 4 and was a huge George Brett fan!

Do you have any pets?

Yes, a rescue mutt. Her name is Tia, she is an 85 pound lap dog and will be 10 years old in April.

What values are important to you?

Initiative, humble authenticity, radical generosity and ambition.

Case RESULTS



PAUL R. CAVNIS
Injury Law and Trial Attorney

\$1,250,000

Confidential Settlement in Motorcycle Accident

I know the dangers faced by motorcyclists every day. I'm a lifelong motorcyclist and have faced them too. None of the hazards cause more injury and death than an improper left turn by an oncoming vehicle. Unfortunately, this all-too-common occurrence recently claimed the life of a vibrant young man who was not only loved by his family, but beloved

by the community as well. "Peter" (his real name is confidential) was killed when a driver turned directly into the path of his motorcycle. Peter had no chance to react and was killed instantly. We were retained by Peter's family and our investigative team immediately went to work gathering evidence. Despite a claim by the other driver that Peter was speeding and caused the accident, our investigation revealed that

the driver failed to yield the right-of-way and was under the influence of alcohol at the time of the crash. We were able to obtain a \$1,250,000 settlement (the maximum limits of insurance coverage available) for Peter's family. While no amount of money will ever ease the pain of Peter's death, we hope that the settlement brings some small measure of comfort to his family.



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SAVE the DATE

**24th Annual
 Seminole Stampede
 5k and 1 Mile Run**

presented by
 the Greater Seminole Area
 Chamber of Commerce

**SATURDAY, MARCH 25, 2017
 Walsingham Park, Largo**

For event details and to register,
 visit active.com. If you are
 interested in walking with our
 D&H and STC team, contact
 Simone DeLoach at
727-397-5771 or
simone@dhstc.com.

To update your address preferences or to be removed from our mailing list,
 please call Simone DeLoach at **727-397-5571** or email her at simone@dhstc.com.

PAWS for the LAWS



**From Russia
 (and Sweden)
 With Love**

Congratulations to firm clients Dr. Jim and Shelia Olliver for winning the 2016 “Have Koozie, Will Travel” photo contest! It was a close competition, but Dr. and Mrs. Olliver’s vibrant and exotic photos from St. Petersburg, Russia and Stockholm, Sweden garnered the most “Likes” on Facebook. 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 2017 and “Like” us on Facebook to learn more. Don’t have a D&H koozie? Don’t worry! Stop by our office during business hours and pick one up.



When you need help.
**DeLoach+
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 deloachandhofstra.com

Connect With Us!



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Upcoming EVENTS

Our Favorite RECIPES

Estate Planning Essentials

TUESDAY, MARCH 14, 5:30 P.M.

- ▶ *Wills v. Trusts*
- ▶ *Advance Directives*
- ▶ *Asset Protection*

How to Qualify for Medicaid

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

- ▶ *Income/Asset Rules*
- ▶ *Common Myths*
- ▶ *Crisis Management*

Estate Planning Essentials

TUESDAY, APRIL 11, 5:30 P.M.

(see March 14)

How to Qualify for Medicaid

TUESDAY, MAY 2, 5:30 P.M.

(see March 28)

Estate Planning Essentials

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

(see March 14)

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 the DeLoach & Hofstra, P.A. Law Library. Seating is limited so please RSVP to Ashleigh Fisichella at 727-397-5571, ashleigh@dhstc.com or online at deloachandhofstra.com.



Pattie's Traditional Shepherd's Pie

For St. Patty's Day, we have a yummy recipe from our own Pattie Robinson. How do we know it is yummy? She kindly baked this family recipe for the entire office as a surprise. Pattie has been a processor with Seminole Title Company for nearly 20 years. Thank you for your longtime service and continued generosity, Pattie!

- ▶ 2 ½ lb Yukon Gold potatoes
- ▶ 2 lb lean ground beef
- ▶ ¼ lb Irish cheese (Dubliner®), shredded
- ▶ 1 (12 ounce) package peas and carrots
- ▶ 1 onion, diced
- ▶ 2 ½ cups water
- ▶ ⅓ cup flour
- ▶ ¼ cup cream cheese
- ▶ 3 cloves garlic
- ▶ 2 tbsp milk
- ▶ 1 tbsp olive oil
- ▶ 1 tbsp butter
- ▶ 2 tsp parsley
- ▶ 1 tsp paprika
- ▶ ½ tsp thyme
- ▶ salt and pepper

In Dutch oven place olive oil, butter, onion and ground beef breaking it into small crumbles as it cooks, 10 minutes on medium. Stir flour, salt, pepper, thyme, parsley, paprika, and garlic; cook until garlic is fragrant, 2-3 minutes. Add water and scrape up any brown bits from the bottom of pan; heat until thick, 5-6 minutes. Mix beef, peas and carrots; spread into the bottom of 9x13" baking dish. Boil potatoes until tender. Drain potatoes and return to pan. Mix in butter, cream cheese, Irish cheese, and milk until the potatoes are smooth. Top beef mixture with mashed potatoes and spread evenly to cover. Bake at 375 degrees until the top is golden brown and sauce is bubbling up around the edges, 25-30 minutes.