



DeLoach + Hofstra, PA NAVIGATOR

When you need help, showing you and your family the way.

Injury Law + Litigation + Elder Law + Life Care Planning + Wills & Trusts + Probate + Real Estate

Upcoming EVENTS

How to Pay for Long-Term Care

TUESDAY, JULY 19, 5:30 P.M.

- ▶ Medicaid & VA Benefits
- ▶ Asset Protection
- ▶ Crisis Management

Estate Planning Workshop

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

- ▶ Will Your Estate Work?
- ▶ New Laws Affecting You
- ▶ Complimentary Checklist

Caring for Aging Parents

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

- ▶ Medicaid & VA Benefits
- ▶ Care Concerns
- ▶ Choosing the Right Care Facility

How to Pay for Long-Term Care

TUESDAY, SEPTEMBER 13, 5:30 P.M.

Estate Planning Essentials

TUESDAY, SEPTEMBER 27, 5:30 P.M.

- ▶ Wills v. Trusts
- ▶ Advance Directives
- ▶ Powers of Attorney

All seminars and receptions are in the DeLoach & Hofstra, P.A. Law Library unless otherwise noted; seating is limited so please RSVP to Ashleigh Fisichella at 727-397-5571 or ashleigh@dhstc.com.

Ready to Buy?



PETER T. HOFSTRA
Real Estate Attorney

You've finally decided to buy your next home. The problem is, while you were making up your mind, other buyers jumped into the market too. Now you are facing competition for the best properties. To be successful in today's real estate market, you're going to need help.

The following seven tested tips will increase your market savvy and sharpen your competitive position. You'll then be ready to act quickly the minute you see the perfect home.



1. Get Pre-Approved — Getting pre-approved for a mortgage loan is your best first step. You will go through what amounts to a mini-application process (paperwork, credit check, etc.) prior to shopping for a home. Pre-approval is more effective than pre-qualification, which only gives you a rough idea of the amount a lender might lend you - not factoring in some of the details that could affect the loan amount. Even better, pre-approval makes you a very desirable "cash" buyer, a real advantage over other buyers with uncertain financing.

2. Do Your Homework — Make yourself a "value expert" by investigating local properties to get an idea of price points, listing-to-sales-price ratios, hottest areas and best places for a bargain. Knowing what your money will buy will help you locate comparable properties in specific neighborhoods and what impact specific features have on price.

3. Give Your Offer The Personal Touch —

You'll gain an advantage by presenting your offer in person, plus you may pick-up critical intelligence on any competing offers by being on the scene.

4. Prove You Mean Business — There are few better ways to show you are serious about buying a property than by including a substantial good-faith deposit along with your offer. A competitive deposit could be as much as 5% of your bid price to be sure it gets the seller's attention.

5. Don't Lose Your Head Over Price —

Just because the market is active doesn't mean you should be willing to pay any amount to get your dream home. You may have to compromise on one point to gain another, such as offering something more on price or a settlement date that fits the seller's timetable in return for the seller helping on closing costs or by conveying personal property. But don't go crazy. Remember, you may have to sell this home one day.

6. Keep Your Purchase Offer Simple —

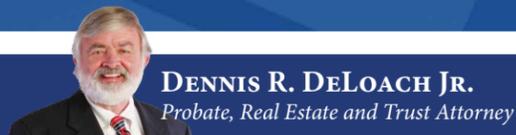
Make sure your contract is headache-free, not messy or overly cluttered with unnecessary contingencies, especially repairs. Keep contingencies to a minimum while still protecting your interests. Be helpful and flexible. A buyer who will accommodate a seller's needs is a smart buyer.

7. Don't Go It Alone —

What you need most in today's market is experienced professional guidance. Take the time to locate a buyer's realtor who will represent your interests and confer with an experienced real estate attorney.

If you have any questions or need additional help, please do not hesitate to call me at 727-397-5571.

LEGAL 411



FAQs About Trust Administration

Whenever someone establishes or creates a trust, the trust property must be managed in accordance with the trust terms. Depending on the nature and value of the assets and terms of the trust, administering a trust can be fairly simple or extremely complicated.

Who administers a trust?

Every trust is managed by a trustee. The person who creates the trust chooses who will serve as trustee and who will receive the benefit of the trust property, a person known as the beneficiary. The trustee can be anyone, but the more complicated the trust the greater the need for a trustee who is familiar with the trust administration process. This is why professional trustees such as attorneys, banks or trust companies often serve as trustee.

Does the court get involved?

A trust is a private creation which does not have to be registered with a court. In fact, many people create trusts specifically to avoid the probate process upon their death. In simple trust administrations,

a court is typically not involved and attorney involvement is also limited.

What is a fiduciary duty?

The trustee is a fiduciary, acting only in the trust beneficiaries' best interests and administering the trust in an impartial and reasonable manner. In order to ensure a trustee follows his fiduciary duty, they often hire attorneys to provide them with legal counsel.

Do I need an attorney to administer a trust?

It is always best for the trustee to consult with an attorney in administering a trust due to the many legal duties. Whether the trustee will need to hire an attorney depends upon a number of factors such as trust complexity and size of the trust.

Please call me or Rep DeLoach if you have questions about trust administration. We also invite you to attend any of Rep's estate planning seminars to learn more about wills and trusts (see Upcoming Events on cover page).

Meet Our ATTORNEYS

JOSEPH M. MURPHY
Injury and Civil Litigation Attorney

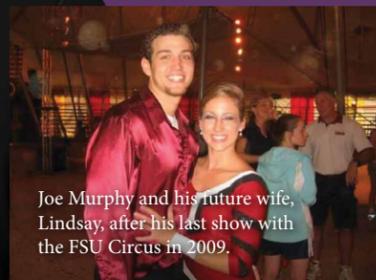


Joseph "Joe" M. Murphy was born and raised in Seminole and is a proud graduate of Largo High School. (Go Packers!) He earned both his Bachelor of Science degree in Social Science Education and Masters of Science degree in Urban and Regional Planning from Florida State University (FSU). Joe went on to earn his law degree from Stetson University College of Law. He began practicing law with DeLoach & Hofstra, P.A. in 2014.

What would you be surprised to learn about Joe? He was a member of the FSU Flying High Circus, which is one of only two collegiate circuses in the United States.

He also met his future wife and fellow performer Lindsay while in the circus. His favorite place on earth? Playa Mujeres, Mexico where he honeymooned with his wife.

In his spare time, Joe enjoys shooting, fishing, working out and walks with his wife. What values are most important to Joe? His faith in God, honesty, and integrity.



Joe Murphy and his future wife, Lindsay, after his last show with the FSU Circus in 2009.

STAFF Spotlight

Monica Case

Early congratulations to Monica Case who will be celebrating her 20th anniversary with DeLoach & Hofstra, P.A. on September 13, 2016! A devout



Monica is pictured with Paul R. Cavonis.

cheerleader for the firm, its clients, and staff, Monica is a Florida Registered Paralegal and long-time assistant to firm partner Paul R. Cavonis. According to Paul "I've been fortunate to have Monica

as part of our team for nearly 20 years. Her professionalism, dedication, and knowledge are second to none. She treats our injury clients like they are family." Please meet Monica Case:

What is your hometown?

The Woodlands, Texas (28 miles north of Houston).

Where is your favorite destination in the world?

Home with my family hands down, but when we roam my favorite destination thus far is Georgia—I adore Atlanta, Stone Mountain, and Blue Ridge.

What is your favorite book?

I currently love the *Dowser Series* by Meghan Ciana Doidge. It is about the supernatural, specialty cupcakes, high-end chocolate, and fashion which is an epic combination of entertainment.

What is your favorite movie?

The Three Musketeers (1993 version) starring Oliver Platt as Porthos. "All for one and one for all."

What do you do to relax?

Anything outdoors like golf, hiking, canoeing, kayaking; but I also enjoy movies and playing games. Our family has quite the varied board game collection.

What values are important to you?

Honesty, loyalty, humor, faith, and family.



PAUL R. CAVONIS
Injury Law and Trial Attorney



JOSEPH M. MURPHY
Injury and Civil Litigation Attorney

Proven RESULTS

Read What Our Clients Say

Mary E.
Civil Litigation Client

Mr. Murphy and Mr. Cavonis,

I speak for my siblings as well as myself when I write to extend our heartfelt gratitude for your time today. We finished the call feeling heard and understood. We also felt that we were given excellent advice, spoken from experience and a sincere desire to guide us in the right direction. Mr. Cavonis, you spoke with candor and wisdom which put us all at ease and conveyed a sense of confidence in the decisions at hand. Please know how very much we sincerely appreciate your time and advice.

If we do need to circle back to your office, we will do so knowing you are reliable and trustworthy with our best interest at heart. Again, please know that you were tremendously helpful and supportive in guiding us through this process.

In the COMMUNITY

DeLoach & Hofstra, P.A. Gets Dialed in at the MFA

DeLoach & Hofstra, P.A. was the lead sponsor of "DIAL IN: The Contemporaries Celebrate Christian Marclay" reception at the Museum of Fine Arts, St. Petersburg (MFA) on April 1. Marclay is a world-renowned visual artist and composer. Event proceeds benefited the Museum's contemporary art acquisition fund. The Contemporaries is a Museum support group which seeks to build engagement among contemporary art enthusiasts with the MFA's diverse programming. DeLoach & Hofstra, P.A.'s Director of Marketing Simone DeLoach is current President of the Contemporaries, and she founded the group as a Museum intern in 2001.



Pictured L to R: Joe Murphy, Lindsay Murphy, Simone DeLoach, Rep DeLoach, Julie Cavonis, Paul Cavonis

Your Greatest Plan

Estate Planning and Board Certified Elder Law attorney Rep DeLoach was a guest speaker and sponsor of Your Greatest Plan, a community decision-making workshop hosted by Empath Choices for Care on April 15. Empath is a nonprofit organization

that helps families create, communicate, and honor future medical care wishes. Rep spoke about the importance of estate planning and ensuring your wishes are followed. This free event is designed to help individuals navigate both end-of-life healthcare and personal finance choices. Rep is also an Executive Board member of Empath Choices for Care and has served on the board for four years. Rep is pictured with Mark Vernick of Vernick Financial Planning.





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Special MESSAGE

We Are Here to Help

Even if you think we cannot help you with your particular legal need, please still 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 727-397-5571 or simone@dhstc.com to learn more.

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



“Have Koozie Will Travel” Photo Contest

This summer, don’t forget to take your DeLoach & Hofstra, P.A. koozie along for the fun! Snap a pic of your koozie lounging on the beach, hiking in the mountains, at a sports event or traveling the world—wherever you roam. Photo contest runs Monday, June 6–Tuesday, September 20, 2016. All submissions received will be posted on the DeLoach & Hofstra Facebook page. Staff, friends and family can then vote on their favorite photo. Photo with the most Facebook “Likes” will win a \$25 Target gift card. Winner will be announced September 30. Don’t have a DeLoach & Hofstra koozie? Don’t worry! Stop by our office during business hours and pick one up. Please “Like” us on Facebook to learn more and email all koozie photos to simone@dhstc.com.



When you need help.
DeLoach+Hofstra, PA
 deloachandhofstra.com

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