



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

Milestones and Legacies

Some fathers' sons set their own course in life.

Others follow in their fathers' footsteps. D. "Rep" DeLoach III did both. Watching his father, Dennis R. DeLoach Jr., leave for work each day provided a high standard for Rep to aspire to. Now, having practiced law for 25 years and celebrating his 50th birthday, it's clear Rep mastered combining compassionate client service with expert legal knowledge to earn trust in our community and throughout Florida.

"I'm incredibly proud of Rep for carrying on our family's legacy with dedication and excellence," exclaimed his father. "Watching him grow into the remarkable attorney he is today has been one of the greatest joys of my life."

While helping clients navigate the complexities of estate planning and elder law, Rep never strayed far from home. He and his wife, Director of Marketing Simone DeLoach, together with their three rescue cats, live just blocks from the St. Petersburg hospital where he was born. But he and Simone are not all work and no play. Avid hikers and nature enthusiasts, they travel the world to experience its beauty.

Rep's approach to practicing law is deeply personal. He believes an effective attorney must understand both the law and the human condition. He treats each client with dignity and respect, often receiving

praise for his ability to simplify complex legal concepts and give families peace of mind. His dedication to strengthening our community shines through his pro bono work and involvement with local art and animal charities.

Rep often shares that his most significant lessons involve the importance of patience, the intricacies of human relationships, and life's unpredictability—all reinforcing the critical role of estate planning. Looking to the future, Rep aims to expand his educational outreach and mentor younger



Rep leading the way atop Sgor Gaoith in the Scottish Highlands, gazing across the rugged corries of Braeriach, Britain's third-highest peak.



lawyers entering the field to ensure his legacy of empathetic and knowledgeable legal counsel endures.

"I am deeply grateful to my colleagues, my father, my wife, our

clients, and the entire community for their unwavering support over the years. It has been an incredible journey," reflected Rep. "Together, we have built a legacy of trust and excellence. I look forward to many more years of making a positive impact on the lives of those we serve."

We invite clients, colleagues, and friends to join us in celebrating Rep's 25 years of legal service and his 50th birthday. Offer your congratulations and share your favorite memories about Rep at dhclaw.com/CongratsRep.

Attorney Rep DeLoach's Career Highlights

1999: Admitted to the Florida Bar

Officially began his legal career, opening the door to a future dedicated to estate planning, elder law, and probate.

2009: Launched Elder Care Navigation Practice

Expanded elder law team by adding a social worker and public benefits specialist to further assist seniors and their families with the aging journey.

2015: Enhanced Marketing Efforts

Hired a full-time marketer to support his practice area, which later expanded to serve the entire firm and title company.



2017: Led Acquisition of Meni Kanner's Pinellas Park Practice

Spearheaded the acquisition of Meni Kanner's practice, broadening the firm's reach and client base.

2023: Opened Second Location in Sun City Center

Led the opening of a second location in Sun City Center, further extending the firm's services to new communities.

2005: Became Board Certified in Elder Law

Achieved a major milestone by becoming board certified in Elder Law, underscoring his expertise and dedication to this specialized field.



2014: Became a Partner

Recognized for his significant contributions to the firm's growth and success, Rep was promoted to partner.

2016: Expanded Legal Team

Added another attorney to his practice, further strengthening the legal team.

2017: Published First Book

Became a published author, sharing his knowledge and insights through his first book.



2019: Led Acquisition of John Pecarek's Largo Practice

Continued to expand the firm's presence by leading the acquisition of John Pecarek's practice in Largo.

In the COMMUNITY

Earth Day at Eckerd College

In honor of Earth Day, the DHC/STC Green Team took part in a sustainability tour of the Eckerd College campus to glean best practices to implement back at the office. Attendees visited the community farm, recycling center, living shoreline, and bike repair shop. They learned about various projects including composting, recycling, plastic reduction, Yellow & White Bike Programs, Trash to Treasure, invasive non-native species removal, Florida native landscaping, and sea level mitigation plans. Thanks to Evan Bollier, Director of the Office of Sustainability, for his insightful tour. For more information on upcoming events or to join the Green Team, visit dhclaw.com/green.



DHC/STC Green Team with Eckerd College Director of Sustainability Evan Bollier



Community Farm tour

Wellness Warriors

DHC and Seminole Title Company were thrilled to join the St. Pete Bar Association Wellness Challenge, focusing on team physical and mental health. One highlight was our forest bathing activity at Lake Seminole Park, where our team enjoyed nature's tranquility and shared childhood memories. The perfect weather added to the joy of our picnic lunch together. We're proud to have placed third out of 18 law firms, earning an Honorable Mention, an award for the Flamingo Room, and a cash prize for a staff celebration. Special thanks to everyone who participated, especially attorney Joe Murphy for championing the challenge!



DHC/STC staff celebrating their Wellness Challenge win



D. "REP" DELOACH III
Estate Planning and Board Certified Elder Law Attorney

FAQs on Florida Community Property Trust (FLCPT)

What is the Florida Community Property Trust (FLCPT)?

The FLCPT is a trust for a Florida married couple with appreciated assets who would want to sell one of the assets upon the death of one spouse. Most importantly, couples benefit from a 100% step-up in basis for the trust assets upon the first spouse's death, which is not available under most circumstances.

Who should consider creating a Florida Community Property Trust?

Consider an FLCPT if you:

- ▶ Are married and in a stable relationship.
- ▶ Own significant appreciated assets like

stocks, real estate, or your homestead.

- ▶ Seek income tax planning opportunities for asset sales, especially to benefit upon a spouse's death.

Can you give me an example of the FLCPT?

Married couple bought a home for \$200,000. Home is now worth \$2,000,000. If they sold the home, they would have \$1,300,000 in capital gains (minus the \$500,000 exemption for homestead sale). If one spouse died without the FLCPT Trust, the surviving spouse would be able to sell and still have a large capital gain. If we place the home into an FLCPT, the surviving spouse can sell the

home income tax free! This applies not just to homes but any appreciated asset that the surviving spouse would likely want to sell.

What do you need to create a FLCPT?

- ▶ A declaration in the trust document that it is a Florida Community Property Trust.
- ▶ At least one qualified trustee (a Florida resident or a qualified bank/trust company in Florida).
- ▶ Signatures of both spouses.
- ▶ Specific warning language in capital letters at the beginning of the trust document.

To learn more, visit dhclaw.com/FLCPT or contact our office to schedule a consultation.



D. "REP" DELOACH III
Estate Planning and Board Certified Elder Law Attorney

Read What Our Clients Say

Jerry
Son of Elder Law Client

It's been a long journey for my family and I. Rep and his team navigated our legal ship through some stormy seas. The legal aspects were handled in a very professional and concise manner. On a personal level, we were treated as family, and I consider them the same. Someone was always there if there was a legal question or just a need for an understanding ear. There are not enough kind words to express my appreciation for the fine folks at DHC. They will always hold a special place in my heart. I would like to add a very special thank you to Gloria. She is an absolute rockstar!



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Special MESSAGE

#DHCkoozie Photo Contest



With summer travel ramping up, it's time to submit your koozie pics to simone@dhclaw.com. We'll post your photo on our Facebook page. Whoever gets the most "Likes" will win a \$50 Amazon gift card! Contest closes Tuesday, September 3.

Visit dhclaw.com/DHCkoozie to learn more. No koozie? No problem! Pick one up at our office!

Cover masthead photo: Rep and Simone hiking the stunning trails of the Swiss Alps above the picturesque town of Mürren, with breathtaking views of the Jungfrau.

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



Thank you, Julie and Valeria!

We extend our heartfelt gratitude to our recent Eckerd College interns, Julie Guardiola and Valeria Vasquez. Julie, majoring in Marketing with a minor in Sustainability, and Valeria, majoring in International Business with a minor in Marketing, brought enthusiasm and creativity to our team. Their supervisor, Eckerd College alumna Simone DeLoach, praised their eagerness to learn and contributions to our Wellness Warrior Challenge and Green Team initiatives. Simone noted, "They were a pleasure to work with and will undoubtedly succeed in their future endeavors." If you know a college student interested in a marketing internship, please visit dhclaw.com/internships.



Julie, Simone, and Valeria



When you need help.

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+ Cavonis, PA
dhelaw.com

Connect With Us!



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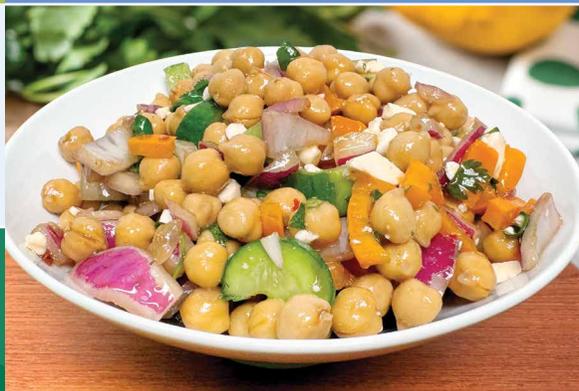


Upcoming EVENTS



Our Favorite RECIPES

Our Live Webinars are taking a summer break! Meanwhile, delve into our collection of on-demand videos from previous webinars listed below.



FREE WEBINARS



DeLoach
Hofstra+
Cavonis, PA



Your Guide to Florida Long-Term Care Medicaid

PRESENTED BY ATTORNEY REP DELOACH

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

Estate Planning Essentials

PRESENTED BY ATTORNEY MICHELLE LIANZO

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

Estate and Pet Planning

PRESENTED BY ATTORNEY REP DELOACH

- ▶ *Pet Planning and Pet Trusts*
- ▶ *Incapacity Planning, including who to name to help you*
- ▶ *Wills, Trusts and Probate*
- ▶ *Charitable Planning*

Please visit dhclaw.com/webinars for complete access. For any questions, please contact Ashleigh Fisichella at 272-308-5441 or ashleigh@dhclaw.com.

Rep's Balsamic Mediterranean Salad

This recipe is a top pick for Rep to prepare in a large batch on Sundays and enjoy all week long. It's gluten-free, dairy-free, nutritious, and delicious! The flavors intensify as it marinates, making it even more delightful.

- ▶ 1 bag of Persian cucumbers
- ▶ 1 red onion
- ▶ 3 multicolor bell peppers
- ▶ 1 head of parsley
- ▶ 2 avocados (optional)
- ▶ 7–10 oz vegan feta cheese alternative (optional)
- ▶ 2 cans of rinsed and drained chickpeas
- ▶ ½ cup olive oil
- ▶ Juice of two lemons
- ▶ ¼ cup balsamic vinegar
- ▶ 1 tbsp oregano
- ▶ Big pinch of red pepper flakes
- ▶ 1 tbsp cumin
- ▶ 1 tbsp sea salt

Dice the cucumbers and add them to a large salad bowl. Mince the red onion and add it to the bowl. Core and chop the bell peppers, then add them to the bowl. Finely mince the parsley and mix it in. Add the chickpeas, olive oil, lemon juice, oregano, red pepper flakes, cumin, and salt to the bowl. Optional: cube the avocado and/or vegan feta cheese, gently fold it into the salad. Toss everything together until well combined, and enjoy!